



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

Briefing to the Incoming Minister

January 2025

This briefing provides an overview of the ACC's role in delivering the Accident Compensation Scheme. It should be read in conjunction with briefings you will receive from the Ministry of Business, Innovation and Employment (MBIE) as your policy advisor, and The Treasury as the monitoring agency.



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An overview of the Accident Compensation Corporation (ACC)

The role of ACC: a Scheme for all New Zealanders

ACC has delivered a unique and revolutionary system for injury cover since 1 April 1974.

ACC pays the cost of claims to treat, rehabilitate, and compensate the one-third of people in New Zealand who are injured every year because of an accident. For most people (around 93%), the support needed is for straight-forward injuries where ACC only pays for treatment. Other clients with serious injuries or complex needs may require ongoing support for longer periods of time, or even their entire lifetime.

ACC accepted 2 million new claims in 2023/24 and the total cost of all claims paid in that year was \$7.2 billion. ACC accepted 99% of the claims it received, with 65% accepted within a minute and 85% accepted within 24 hours.

ACC is part of New Zealand's broader health and welfare system, alongside other agencies like Health New Zealand | Te Whatu Ora, the Ministry of Social Development and the Ministry of Disabled People. Individuals can receive different levels of support depending on whether they have an accepted claim with ACC or are supported by other agencies.

For a person to be covered by the Scheme, there must be a causal relationship between a specific accident and a resulting injury. For most people, the cause of their condition is clear, however sometimes there is ambiguity around eligibility for ACC cover.

The Accident Compensation Scheme continues to be world leading. It plays a vital role in New Zealand's social security system by building a national culture of prevention, care, and recovery.

ACC aims to achieve three outcomes over the long term:

- Injury prevention – ACC is responsible for promoting measures that reduce the incidence and severity of injuries.
- Financial sustainability – ACC aims to ensure that New Zealand has an affordable and sustainable scheme.
- Rehabilitation and compensation – ACC provides entitlements for personal injury, as prescribed in legislation, with the goal of restoring health, independence and participation to the maximum extent practicable.

More information on how ACC delivers its core functions is outlined from **page 6**.

Operating environment and current performance

ACC is operating in a complex environment, with a range of internal and external factors influencing our performance and challenging the long-term financial position of the Scheme.

Rehabilitation performance has declined over the past decade. Claim volumes continue to grow and more people with non-serious injuries are receiving weekly compensation and remaining on the Scheme for longer periods, while the cost of the rehabilitation and care services has risen significantly.

ACC's financial position is also under pressure. In 2023/24, ACC's estimate of the future costs (at today's value) required to service existing claims (the Outstanding Claims Liability) increased to \$60.2 billion, while the value of our Investment Fund was \$48.8 billion. In 2023/24, ACC's overall financial result was a net deficit of \$7.2 billion, reflecting an increasing gap between its assets and liability.

A multifaceted response is required to ensure ACC's long-term financial sustainability. Improved management of cost pressures within our control is a priority for ACC.

9(2)(f)(iv) we have a programme of work underway to improve rehabilitation performance and deliver costs savings. This is supported by a strong focus on performance by the Board and Executive team.

9(2)(f)(iv) builds on work underway since 2024 to strengthen our case management model. In 2024, following Government expectations to demonstrate increased efficiency and effectiveness, ACC undertook an organisational savings exercise that saw a reduction of 366 non-client-facing roles and other operating cost reductions. ACC reinvested some of these savings into 250 additional client-facing roles to enable the creation of new teams providing dedicated support to clients with delayed recovery outcomes.

ACC also sees improved commissioning for rehabilitation and support services for clients as a key lever to manage cost growth. Recognising this, we have invested in a strengthened health commissioning function, with a significant focus on the development of commercial and analytical skills, alongside the growth of stronger clinical leadership and governance arrangements across the business.

We are starting to see the positive impact of this work. In the second half of this financial year, key rehabilitation performance measures have begun stabilising following the changes made to ACC's case management approach. Other key indicators of ACC's performance (for example public trust and confidence) remain high and confidence is growing that we will achieve most year-end Service Agreement targets.

Further information on ACC's rehabilitation performance can be found in the 2024 Annual Report and the first quarterly report 2024/25, which accompany this briefing. We will be providing the second quarterly performance report to you by the end of January and look forward to the opportunity to discuss this with you.

Increasing cost pressures also reflect factors outside of ACC's control. In the last financial year, a key area of cost growth came from a court decision (TN v ACC) that shifted our understanding of Scheme boundaries (how ACC applies cover and entitlement decisions under the Accident Compensation Act 2001) and increased the OCL by \$3.6 billion. 9(2)(f)(iv)

ACC is committed to further strengthening and embedding required performance improvements and welcomes the recently announced external review. ACC is working closely with MBIE and the reviewer to support its progress, ahead of the proposed report back in June 2025. ACC believes that the findings and recommendations from the review will help with continued efforts to improve performance and ensure the long-term sustainability of the Scheme.

ACC's governance

The ACC Board

ACC is governed by a Board of up to nine members, each appointed by the Minister for ACC for up to three years. Board members are accountable to you for performing their collective duties. All decisions relating to the operation of ACC must be made by, or under the authority of, the Board. The Board delegates responsibility to the Chief Executive for the day-to-day management and leadership of ACC, which includes matters relating to ACC's responsibilities as an employer. More information on ACC's Board members is provided in **Appendix 1**.

ACC employees and Executive

ACC has approximately 4,500 employees at 20 locations across New Zealand. ACC is led by Chief Executive, Megan Main. Her Executive team is made up of Deputy Chief Executives from each of ACC's business groups.

The Chief Executive is responsible for the leadership and management of the organisation and is accountable to the Board for ensuring ACC achieves its goals. More information on the Chief Executive and her Executive team is provided in **Appendix 2**.

The role of the Minister for ACC

How ACC will support you as the Minister for ACC

ACC will support you by:

- communicating with you and your office, with a ‘no surprises’ approach
- regular meetings with the ACC Chair and Chief Executive, including after Board meetings, to ensure you receive timely information and advice
- providing information and advice relating to Ministerial correspondence, requests to attend events, Official Information Act requests, and parliamentary questions
- seconding a private secretary to support you
- working with MBIE and The Treasury in their respective roles as advisors to you on ACC’s policy and monitoring
- advising you on the operational implications of policy and legislative settings, or judicial decisions affecting ACC
- advising you and the Minister of Finance on matters relating to ACC’s funding and investment functions
- working with other agencies on cross-government work, including participating in all-of-government initiatives, and working with the health sector to support health outcomes for New Zealanders.

Maintaining the effective management of ACC

ACC is unique among statutory Crown Entities as it is both a Crown agent and a Crown Financial Institution. As a **Crown agent** under the Crown Entities Act 2004, ACC must give effect to Government policy when directed by the responsible Minister. ACC performs its day-to-day functions at arm’s length from Ministers and government departments but adheres to the principle of ‘no surprises’, ensuring you and your office are promptly informed about matters of potential interest and significance. Crown Entities are also typically required to report on performance to Parliament and to appear before select committees.

The term ‘**Crown Financial Institution**’ describes a Crown entity that manages and invests significant financial assets that are held to pre-fund future expenditure, either for specific liabilities (as is the case with ACC) or expected future expenditure. The Minister of Finance is responsible for monitoring ACC’s investment fund. More information on the accountability and performance documents is outlined on **page 13**.

Role of MBIE and the Treasury

ACC works closely with MBIE and The Treasury to ensure the effective delivery of the Scheme.

Relationship with MBIE

MBIE is your primary policy advisor on the Scheme and its administration by ACC. MBIE advises on both the primary legislation and the regulations governing the Scheme, the setting of levy rates, and the Scheme's performance on the delivery of its policy objectives. It also advises on future Scheme amendment opportunities. MBIE and ACC have a close working relationship to effectively deliver the Scheme outcomes.

Relationship with The Treasury

The Treasury represents the Crown's ownership interests in ACC. The Treasury advises the Minister of Finance on the performance and governance of ACC (including its investment function) and advises Ministers on policy matters, setting performance expectations and Board appointments. ACC's key engagements with The Treasury primarily relate to performance monitoring in relation to The Treasury's Crown Monitor role.

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Further information - How ACC delivers its functions

ACC's strategy – Huakina Te Rā

ACC launched a new 10-year strategy, Huakina Te Rā on 1 July 2023. Huakina Te Rā means to “open the sail” and is the command that calls ACC to action. Huakina Te Rā is based on the symbolism of a dual-hulled sailing vessel (waka hourua) which represents ACC's commitments under the Treaty of Waitangi | Te Tiriti o Waitangi.

The vision for Huakina Te Rā is Tōnui Ake Nei: Thriving Aotearoa — a future where all people, whānau and communities in New Zealand can thrive. To achieve this vision, the strategy sets out three long-term dual-framed goals:

- **Mana Taurite / Equity** is ACC's goal for all people in New Zealand to have equitable access, service experience and outcomes. It will mean that funding and resources are allocated in a way which addresses the needs of all people.
- **Ringa Atawhai / Guardianship** is ACC's goal to ensure people are supported and enabled through their relationship with ACC. It ensures the Scheme is financially sustainable for present and future generations.
- **Oranga Whānau / Safe and Resilient Communities** is ACC's goal to partner and invest to enhance whānau and community resilience. This means supporting people to avoid injury and to recover and stay well after injury.

Injury Prevention

ACC helps to reduce the number and severity of injuries by investing with partners in a diverse range of prevention programmes. ACC invests approximately \$80 million per year in injury prevention initiatives.

The Accident Compensation Act 2001 requires that ACC fund injury prevention interventions only if they are likely to result in a reduction in levy rates or Non-Earners' Account expenditure. Return on investment is the expected claim savings from this investment and is a key measure for ACC in the Service Agreement.

ACC applies a balanced portfolio approach to injury prevention investment. This allows ACC to fund interventions where a positive return on investment is not immediately anticipated if these are offset by other interventions that are making a larger return. This approach allows ACC to invest in areas such as sexual violence injury prevention, which aims to result in social benefit, and where it may take longer to show a return on investment.

ACC forms partnerships across government and the broader health and social system to co-design and deliver initiatives. ACC's injury prevention partners include Farmstrong New Zealand, Safer Farms, Construction Health and Safety New Zealand, Forestry Industry Safety Council, Safekids Aotearoa, Water Safety New Zealand, New Zealand Police, WorkSafe, Ministry of Transport, New Zealand Transport Agency | Waka Kotahi, Sport NZ, national sports organisations, and Paralympics New Zealand.

Our work supporting injured people

ACC helps injured people receive the appropriate treatment, social and vocational rehabilitation services, and compensation to enable a return to work, health, independence, and participation in everyday life.

When ACC accepts a person's claim, it must provide entitlements to the level prescribed in legislation, with the goal of restoring the person's independence to the maximum extent practicable.

ACC's involvement in the rehabilitation process ranges from meeting part or all the cost of a visit to a treatment provider (such as a visit to a general practitioner or physiotherapist) to intensive support for clients with significant impairments or disabilities who require lifelong services because of their injuries.

ACC uses case management to ensure injured people who may take longer to recover or have more complex needs get the support they need and are entitled to. In the past year, ACC has changed its approach to case management to ensure that all new clients receiving weekly compensation and all clients with identified complex needs are managed by a dedicated case manager.

Our work in the health sector and commissioning with providers

ACC holds many relationships with the wider health sector – in both the private and public sectors – including close relationships with the Ministry of Health and Health New Zealand | Te Whatu Ora. These relationships are a key enabler for effective delivery of services to clients that support recovery from their injuries.

ACC is a significant funder of health services in New Zealand. In the 2023/2024 financial year, ACC spent over \$4 billion on commissioned services. The remainder of our commissioning spend is accounted for by two bulk-funded arrangements:

1. ACC and the Ministry of Health administer the Public Health Acute Services (PHAS) Annual Service Agreement for the purchase of acute and other services for ACC personal injury clients. This is agreed annually between the Minister of Health and the Minister for ACC.
2. ACC and Health New Zealand | Te Whatu Ora jointly purchase road and air ambulance services. These contracts are managed by a co-governed and co-funded Ambulance Team based in Health New Zealand | Te Whatu Ora.

ACC established a new health commissioning function in 2024, as part of efforts to mature our capability in this space. Initial work undertaken by this team indicates significant opportunities to strengthen ACC's commissioning influence in the market and better manage influenceable areas of cost growth.

For example, in recent years, the value ACC has realised from its contracted services has been declining. Between 2021 and 2024, treatment costs rose, on average, by 9.6% per annum, while the total number of treatments delivered to clients increased by just 0.8% per annum.

A more effective commissioning capability within ACC will deliver improved client outcomes and organisational performance. In 2025, we will focus on the development of commercial and analytical skills, growing stronger clinical leadership and governance arrangements across the business, and implementing a commissioning performance framework.

Our work with businesses

ACC has relationships with over 500,000 business customers; this includes those who operate a business or who provide advice to businesses. ACC works with these customers to facilitate levy payments, arrange cover options for self-employed people, and deliver workplace health and safety initiatives.

ACC is improving the business customer experience through enhancing the levy-paying experience and helping businesses to better support their injured employees to recover at work. ACC is engaging with business networks to promote key ACC initiatives and products for business customers such as an invoicing campaign aimed to improve the accuracy of invoices and encourage customers to shift to digital.

Improving access for Māori

Evidence shows that Māori are less likely than non-Māori to lodge an ACC claim, but more likely to suffer a serious injury, and more likely to have poorer long-term injury outcomes. ACC is working to increase access to ACC and to improve outcomes for Māori.

The new requirements for ACC to report on and increase Māori access to ACC under the Accident Compensation (Access Reporting and Other Matters) Amendment Act 2023 supports this work. The Board will be receiving ACC's inaugural Scheme Access Report in January and you (or the Associate Minister depending on delegations) will receive this in due course for presenting to the House.

Further information - Ensuring New Zealand has an affordable and sustainable Scheme

Fund accounts

Funding for ACC comes from levies and government appropriations and investment income, split across five Accounts depending on the type of injury and injured people's earner status.

ACC's levied Accounts are required to be 'fully-funded'. This means that over the long-term, ACC needs to have sufficient funds to cover the lifetime cost of the claims that occur each year, rather than just the annual costs of covering claims. In practice, full funding improves intergenerational equity as current levy payers pay for the lifetime costs of claims each year, avoiding cross-subsidisation across generations.

The table below provides a summary of the different Accounts:

Account	What it covers	How it's funded
Motor Vehicle	Any injury involving a motor vehicle on a public road.	A vehicle licensing charge, plus levy on petrol (not diesel or other fuels or energy sources)
Work	Any injuries that happen at the workplace or are work related. Injury type and risk level are heavily dependent on industry.	A levy charged to employers as a percentage of payroll and the self-employed as a percentage of taxable earnings.
Earners'	Any injuries for earners that happen during everyday (non-work and non-motor-vehicle related) activities.	A levy charged to employees as a percentage of salary, collected through PAYE tax, and the self-employed as a percentage of taxable earnings.
Treatment Injury	Any personal injuries caused by undergoing treatment by a Registered Health Professional (RHP), where the injury isn't an ordinary consequence of the treatment.	A mix of levies from employees and the self-employed and Parliament appropriation.
Non-Earners'	Any injuries that happen to people in New Zealand who aren't earning income and don't involve a motor vehicle or treatment injury.	Parliament appropriation. Claims post 1 July 2001 are funded on a fully-funded basis, whereas claims pre-1 July 2001 are funded on a Pay As You Go basis.

Accounts cannot be cross-subsidised. It is not possible to cover a shortfall in one account by using funds from another account or the government appropriation. Similarly, a surplus in an account must be returned to levy-payers through a reduction in future levies and cannot be used to cross-subsidise other accounts.

Financial sustainability of the Scheme

The financial sustainability of the Scheme is under pressure. Most accounts have a declining funding ratio, an escalating new year cost gap, or both. To return to a strong funding position, levies for some accounts will need to increase at their cap for many years. The current annual cap on increases is 5% for the levied Accounts (excluding GST for the motor vehicle account) and 7.5% for the non-levied Accounts.

Consideration of the Scheme's financial sustainability is required to ensure the longevity of the Scheme for future generations. Despite Cabinet agreeing to increase levies at the end of 2024, the financial sustainability of the Scheme remains under pressure. Currently there is a significant cost gap (approximately \$2.2 billion) between what is collected through levies and appropriations, and the lifetime costs of the claims received each year. The shorter-term impact of this cost gap is less significant for Accounts with a strong surplus. However, over the longer-term, analysis suggests that Scheme funding will need to increase to match rising costs. Other changes within ACC's control, such as improved rehabilitation rates and reduced Scheme costs, will also support achieving a fully funded position.

The Government's Funding Policy Statement prescribes how ACC must calculate its recommendations for how levies and appropriations should be set. The Statement informs ACC of the Government's expectations about transparency around funding decisions and provides consistency and stability in levy rates over time by making it clear how today's decisions will impact the Scheme in the future.

Setting levy rates

Levy rates are reviewed every three years and set by Cabinet following public consultation and recommendations from ACC and MBIE. Cabinet made the final levy decisions based on a recommendation from the then-Minister for ACC in December 2024. This confirmed levy rate increases for 2025/26 and 2027/28, with levy changes being implemented from 1 April 2025 (Earners' and Work Accounts) and 1 July 2025 (Motor Vehicle Account).

Levy decisions are publicly available on www.acc.co.nz/about-us/our-levies-2/levy-results.

In addition to levy increases, ACC uses a range of levers to support the financial sustainability of the Scheme. These include injury prevention, working to rehabilitate people sooner, effective commissioning of provider services, and favouring long-term investments that can deliver relatively certain income streams over extended periods of time.

Investments

ACC's investment decisions are made by ACC's Investment Group, who are also responsible for managing ACC's Investment Fund, under delegation from the ACC Board¹.

ACC is a long-term investor because many clients need support for more than 20 years. The primary risk is that its assets do not sufficiently match the claims long-term liability. For this reason, a portion of levy contributions collected each year are invested to pay for the future cost of claims. Investments aim to ensure that ACC has sufficient funds to pay the future costs of claims that have already occurred.

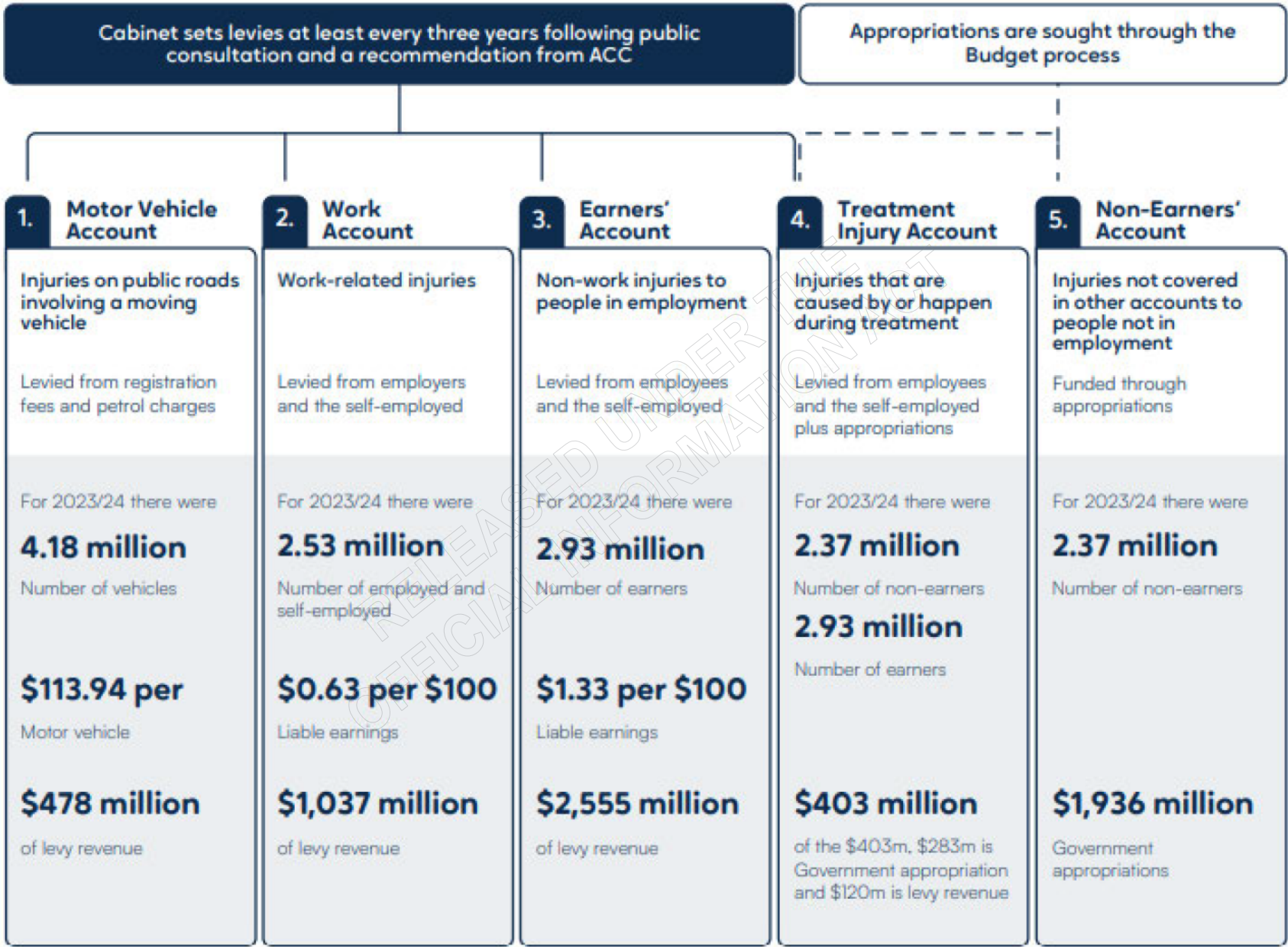
As of 30 June 2024, ACC's investment portfolio is worth approximately \$48.6 billion, up from \$46.7 billion the previous year, making it one of New Zealand's largest investment funds. ACC has a legal requirement to invest in the same manner as if it were a trustee², which means it has a fiduciary responsibility to achieve the best possible mix of long-term return and risk on its investment portfolio.

All investment decisions are also subject to ACC's Ethical Investment Policy which requires consideration of the ethical implications of its investments. ACC must consider its role in New Zealand society, in the health sector and in the investment community. ACC avoids investing in entities that engage in activities that are illegal in New Zealand or that most New Zealanders would regard as unethical.

Additionally, ACC takes accountability for its responsibilities on climate change and sustainability. ACC has reduced its corporate-related carbon emissions by 42% as at 30 June 2024 from our 2018/19 baseline and expects to meet its 2025 and 2030 reduction targets. ACC also reduced its portfolio carbon intensity by 62% as at 30 June 2024 compared to the 2018/19 baseline.

¹ See sections 27 and 113 of the Crown Entities Act - 'Responsible Minister's role' and Safeguarding independence of Crown entities', and Chapter 3 of the Cabinet Manual.

² Section 275 of the Accident Compensation Act 2001.



Further information - Accountability and performance documentation

Annual **Letters of Expectations** are an opportunity for you to convey to the ACC Board the Government's key priorities and your expectations of ACC for the coming year. Letters of Expectations may focus on issues such as improving the wellbeing of New Zealanders and their whānau and families, value for money, and reporting. As Minister, you are able to modify or set additional expectations from time-to-time. ACC receives expectations from both you as Minister for ACC, and the Minister for Finance as the responsible Minister for Crown Financial Institutions.

A **Statement of Intent** is produced periodically, representing a medium-term outlook for ACC's strategic direction. The current Statement of Intent covers the period 2023-2027.

A **Service Agreement** between you and ACC is entered into annually. The Service Agreement consists of a series of intentions, performance targets and financial forecasts. It also outlines ACC's plan to deliver its strategic objectives.

The inaugural **Access Report** will provide updates on the requirement to increase access to the Accident Compensation Scheme for Māori and other identified population groups.

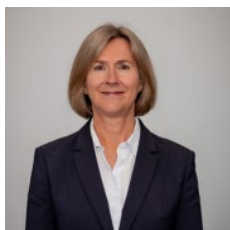
The ACC Board and Executive Team will work with you to agree performance objectives and regularly report to you on performance. ACC's public reporting informs levy payers, taxpayers, and the Government on the cost of ACC claims, and the predicted impacts of changes to volume and services.

An **Annual Report** will also be provided, which highlights ACC's achievements throughout the year and outlines financial and non-financial performance. It describes ACC's results and reports on how we performed against our strategic intentions, as set out in our Statement of Intent and Service Agreement.

ACC provides you with an annual **Financial Condition Report**. The report is published after you present it to Parliament. This reporting provides transparency on the drivers of cost and risks to ACC's liability³ arising from factors such as external economic fluctuations, policy changes, and Court decisions.

³ The Outstanding Claims Liability, or OCL, is a calculation of the money ACC needs today to cover the full future costs of all accepted claims.

Appendix 1: ACC's Board



Chair – Dr Tracey Batten

Appointed February 2019, Chair from March 2024

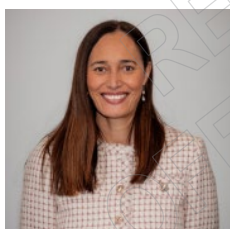
Tracey is an experienced non-executive director. She is a qualified medical practitioner, holds a Master in Business Administration from Harvard Business School and is a Fellow of the Australian Institute of Company Directors. She brings over 30 years of international experience in the healthcare sector and has previously held Chief Executive roles at a number of healthcare groups including St Vincent's Health Australia and Imperial College Healthcare NHS Trust.



Deputy Chair – David Hunt

Appointed September 2021, Deputy Chair from March 2024

David is an economist with extensive public and private sector experience for both government and business organisations. He is a consulting associate and past director at Concept Consulting Group, a firm that specialises in providing advice on carbon, energy and utility-sector issues. In this role David has led assignments in New Zealand, Australia and Singapore. He has a BA Hons (First Class) in Economics and a BA in Statistics, both from Massey University.



Bella Takiari-Brame

Appointed February 2021

Bella is Ngāti Maniapoto and Waikato-Tainui. She is a Fellow of Chartered Accountants Australia and New Zealand and Chartered Member of the Institute of Directors. Bella has global experience in oil and gas and utility industries. She holds governance roles in iwi, commercial and Crown entities. Bella has a Master in Management Studies with Distinction from Waikato University.



Dr Helen Nott

Appointed February 2021

Helen is an experienced company director focused on the health, wealth, care and insurance sectors. She brings to ACC over 20 years of experience in corporate strategy and innovation. She holds a Bachelor of Science in Mathematics and a Doctor of Philosophy in Engineering. Helen is a Fellow of the Australian Institute of Company

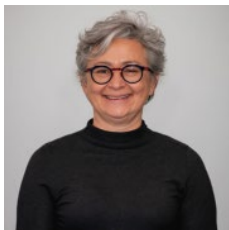
Directors, and a member of the New Zealand Institute of Directors and Chief Executive Women (Australia).



Mark Cross

Appointed August 2021

Mark is an independent director with over 20 years of international experience in corporate finance. He holds a Bachelor of Business Studies (Accounting and Finance) degree, is a member of Chartered Accountants Australia and New Zealand, a Chartered Fellow of the New Zealand Institute of Directors and a member of the Australian Institute of Company Directors.



Kim Gordon

Appointed September 2023

Kim has over 30 years' technology advisory experience across commercial, procurement, strategy, governance and legal roles. She was previously a partner at MinterEllison and has held a number of not-for-profit, public and private sector governance roles over a 17-year period. Kim holds a Bachelor of Laws (Hons) and a Bachelor of Commerce from the University of Auckland. She was born in Apia and is of Samoan, Chinese and European ancestry.



Dan Buckingham

Appointed June 2024

Dan has significant governance and executive leadership experience. He also brings significant lived experience, strong networks and knowledge of the disability sector. Currently, as CEO of Able, Dan champions the goal of equal access to audiovisual media. Dan has served on the boards of Drug Free Sport NZ, Attitude Trust and New Zealand Wheelchair Rugby. A former Paralympic athlete, Dan was part of the Gold Medal-winning team at Athens 2004 and captained the side in Beijing 2008.



Jan Dawson

Appointed June 2024

Jan is a strategic and analytical thinker with extensive experience governing large organisations. She holds a Bachelor of Commerce from the University of Auckland and is a Fellow of Chartered Accountants Australia and New Zealand and a Chartered Fellow of the Institute of Directors NZ.

Appendix 2: ACC's Executive Team



Chief Executive – Megan Main

Appointed November 2021

Prior to joining ACC, Megan held leadership roles at MBIE as Deputy Chief Executive of Managed Isolation and Quarantine, and Deputy Chief Executive of the Corporate, Governance and Information Group. She was previously Chief Executive at NZ Health Partnerships and Chief Executive of Health Purchasing Victoria (Australia). Megan has degrees in Engineering and Science, and a Masters in Business Administration. Before joining the health sector, Megan held senior line management and consulting roles in a range of industries including fast-moving consumer goods, manufacturing, and professional services.



Deputy Chief Executive, Strategy, Engagement and Prevention – Andy Milne

Appointed September 2022

Andy joined ACC from MBIE where he was the Deputy Secretary for Managed Isolation and Quarantine. Prior to MBIE, Andy was Deputy National Commissioner at the Department of Corrections. Originally from the United Kingdom, Andy had an extensive career in the British police, including as a senior officer investigating fatal road crashes – an experience which makes him particularly passionate about ACC's Prevention focus.



Deputy Chief Executive, Service Delivery – Michael Frampton

Appointed November 2024

Michael is a seasoned human resources leader with over fifteen years executive and industry leadership experience in delivering people strategy, organisational transformation, and service redesign. Michael previously held the role of Chief People Officer at Sky TV, and prior to that spent eight years at Canterbury DHB, including as Chief People Officer and as the executive lead for the West Coast DHB. He also chaired the 20 DHB Chief People Officer group for four years, and has considerable experience in large-scale, complex public and private sector roles, and health environments. Michael was appointed to ACC DCE People and Culture in April 2022 until moving to DCE Service Delivery.



Deputy Chief Executive, People and Culture – Lisa Hansen

Appointed December 2024

Lisa joined ACC in July 2023 and brings a wealth of senior HR leadership experience across a number of sectors including financial services, media and healthcare, including seven years as GM People and Talent at TVNZ.



Deputy Chief Executive, Corporate and Finance – Stewart McRobie

Appointed August 2022

Stewart has vast experience across the private and public sectors in banking, insurance, and government, spanning a broad range of corporate and finance functions. Stewart was previously the Chief Financial Officer at the Ministry of Business, Innovation and Employment, leading the Finance and Performance group. He previously held Chief Financial Officer and other senior roles responsible for a range of finance and corporate functions, including at the New Zealand Racing Board where he also acted as Chief Executive Officer for an extended period, and has previously been the Chief Financial Officer for each of ASB, AMP and Westpac.



Chief Investments Officer – Paul Dyer

Appointed in 2019, and retiring in the first quarter of 2025/26

Paul first joined ACC in 2008 and became Chief Investments Officer in 2019. Before joining ACC Paul was Chief Investment Officer of both AMP Capital Investors and the New Zealand Superannuation Fund, Chief Advisor to the Minister of Finance and an economist with the New Zealand Treasury and stockbroker Buttle Wilson (now UBS).



Deputy Chief Executive, Māori – Rēnata Blair

Appointed October 2023

Rēnata (Ngāti Whātua) comes to ACC following a career spanning 25 years in the Māori sector of education, business, and finance. In his role as General Manager Māori Business at BNZ, he has worked to grow the bank across te ao Māori, both in meeting the needs of their customers and as a workplace which attracts, grows, and retains kaimahi Māori. He is also an experienced leader at a Board level, having served on Ngāti Whātua Ōrākei Trust, Eden Park Board and AUT University Council.



Deputy Chief Executive, System Commissioning and Performance – John Bennett

Appointed September 2024

John brings extensive strategic health commissioning experience. John's previous roles have included Executive Director Strategy and Commissioning in the UK's National Health Service (NHS), Principal with KPMG, and Director at PwC UK. John has worked in some of the largest global healthcare organisations and advised in four continents on commissioning, healthcare delivery and regulation. During his time in the NHS, he worked on national policy implementation – notably on integrated care, clinical performance improvement and outcome-based commissioning.



Deputy Chief Executive, Technology and Data – Michael Dreyer

Appointed in November 2024

Michael brings extensive data, digital and technology leadership and delivery experience in both the private and public sectors, the past seven years in the health sector. He is a highly regarded sector leader, is involved in a number of cross-government technology and digital groups, was named in the Top 10 CIOs in New Zealand in 2021 and received a Public Service Medal in 2022 for his service during COVID.

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