



# Future Proofing Your Business With ISO 45001

A guide for successful transitions and change  
management



INTRODUCTION BY

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COO, ecoPortal



Beautiful Health, Safety & Risk Management Software

# Empowering Safety & Risk Management Leaders to keep people safe

[ecoportal.com](https://ecoportal.com)



# Companies that trust ecoPortal with safety

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foodstuffs NORTH ISLAND

 Farmers

 Resene

 bnz

 MINISTRY OF JUSTICE  
Tāhū o te Ture

 Hamilton City Council  
Te kaunihera o Kirikiriroa

 MITRE 10

 NPDC

 NEW WORLD

 PAK'nSAVE

 LES MILLS

 BRISCOE GROUP LIMITED



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# Partners

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HASANZ



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# Speakers

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**MICHELLE COOPER**

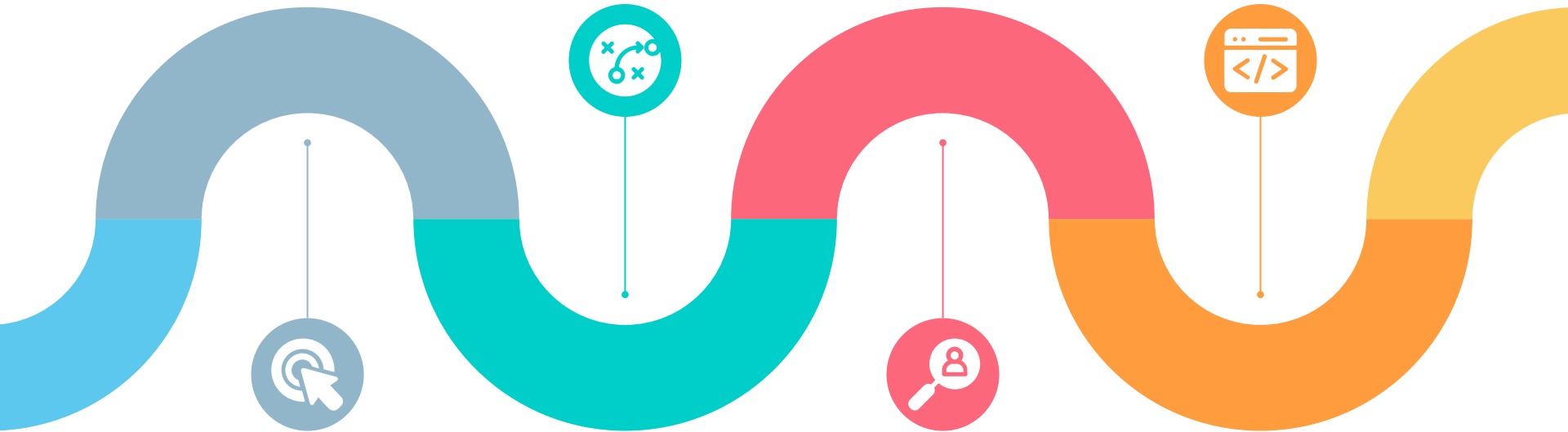
Director, Safety SOULutions



**SARAH HILLS-LIVINGSTONE**

General Manager, WorkAon

# Future Proofing your Business with ISO45001



# Intro & Context Setting

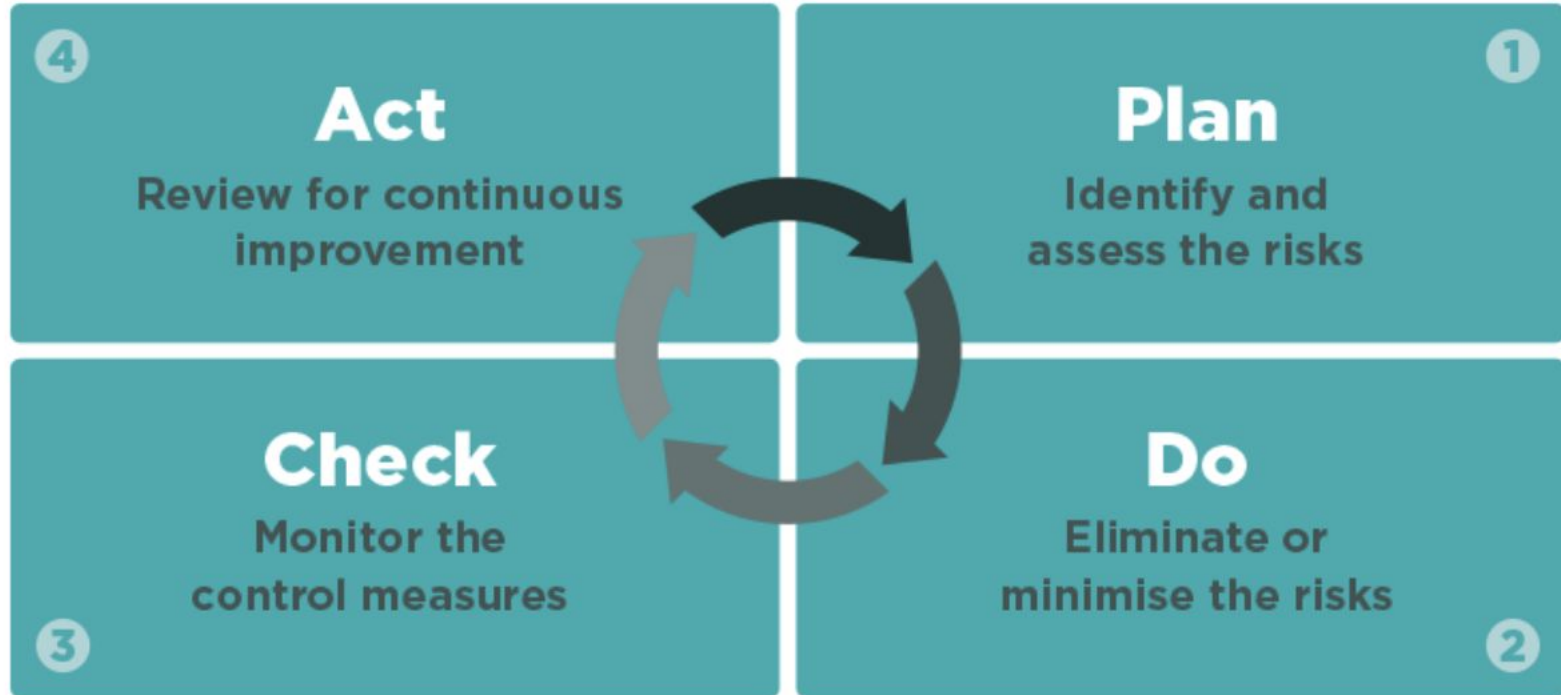
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New Zealand	Australia
Accident Compensation Corporation	Workers Compensation Providers
Accredited Employer Program (AEP)	Self Insured/State Scheme
AS/NZ4801:2001 Plan/Do/Check/Act	
Respective Regulatory Agencies	

# Are you familiar with this...

As a framework for a safety management system i.e. AS/NZ 4801 and for managing risks (WorkSafeNZ)





# Structure

## ISO45001:2018

- 0 Introduction
- 1 Scope
- 2 Normative Reference
- 3 Terms and Conditions\*
- 4 Context of the Organization
- 5 Leadership
- 6 Planning
- 7 Support
- 8 Operation
- 9 Performance Evaluation
- 10 Improvement

## ACC AEP Audit Tool

- 1 Policy & Governance
- 2 Planning and Review
- 3 Hazard & Risk Management
- 4 Training and Induction
- 5 Accidents and Incidents
- 6 Employee Participation
- 7 Emergency Preparedness
- 8 Contractor Management
- 9 - 17 Injury Management

**BOTH systems have auditable clause requirements – International/National**

# Overview ISO 45001

## Context of the Organization

Interested parties needs and expectations

Determine the SCOPE of the SMS

Internal & External issues

Proposed Outcomes

Plan

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graph TD; Plan[Plan] --> Support[Support & Operations]; Support --> Do[Do]; Do --> Eval[Performance Evaluation]; Eval --> Check[Check]; Check --> Improvement[Improvement]; Improvement --> Act[Act]; Act --> Planning[Planning]; Planning --> Plan; Support --- Eval; Eval --- Improvement; Improvement --- Act; Act --- Planning; Planning --- Support; Leadership[Leadership & Worker Participation];
```

Support & Operations

Do

Planning

Leadership & Worker  
Participation

Performance Evaluation

Act

Improvement

Check

- 0 Introduction
- 1 Scope
- 2 Normative Reference
- 3 Terms and Conditions\*

# Structure of ISO 45001

Plan			Do		CHECK	ACT
4	5	6	7	8	9	10
<b>Context of the organization</b>  Understanding the organization, the needs and expectations of workers and other interested parties  Determine the scope of the SMS  The structure and content of the SMS itself	<b>Leadership and Worker Participation</b>  Leadership and Commitment  Policy  Roles and responsibilities  Participation and consultation	<b>Planning</b>  Strategy and Objectives  Actions to address risks and opportunities	<b>Support</b>  Resources Human/systems etc.  Competence  Communication  Verifiable information, documents / digital etc.	<b>Operation</b>  Organizational planning and control  Managing Hazards and Risks  Management of change  Procurement  Contractor Management  Emergency preparedness and response	<b>Performance</b>  Monitoring and Review  Reporting  Trend analysis  Internal audit  Management review	<b>Improvement</b>  Incident response and management  Overall continuous improvement

# Why ISO45001

ISO45001

International Standard

Governance

Brand

Improvement

Peace of Mind

Internal

Brings greater structure and predictability to meeting Governance requirements

Can reassure candidates/customers of good safety management practices

The Plan, Do, Check ,Act philosophy compliments continuous improvement

Reduction in injuries and absence from work

Better culture & improved morale

External

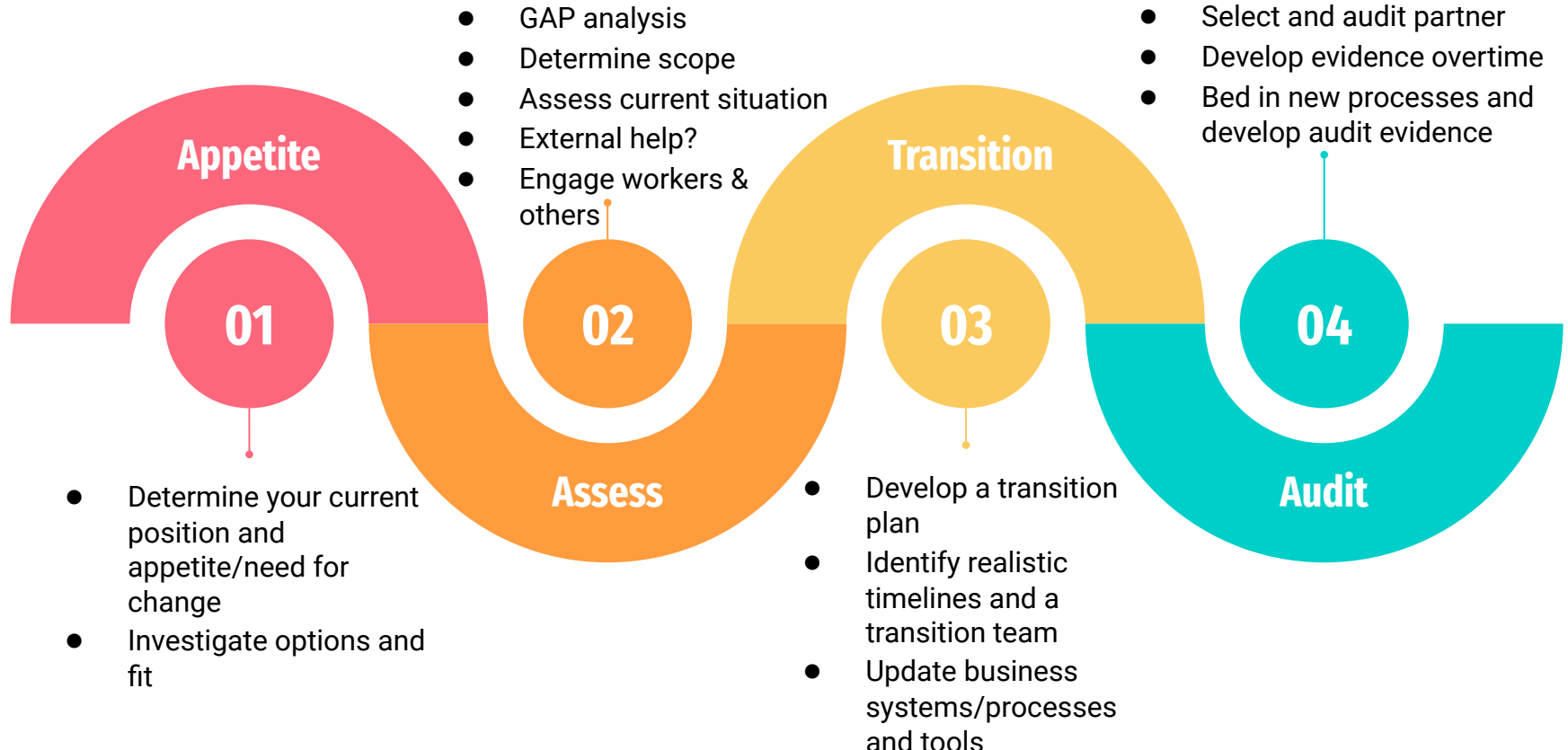
Potentially acceptable to ACC and better than Safe+  
Reduction in premiums

Attractive to externals during tender process

Verifiable and auditable, you can see and feel the progress

Recognized credential

# Strategic Roadmap





# **Managing Claims in the ACC Accredited Employer Programme**

Sarah Hills-Livingstone  
GM - WorkAon



# What is the ACC Accredited Employer Programme

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An ACC approved self insurance programme for large employers able to demonstrate both sound health & safety systems, as well as systems designed to identify, fully fund and support work injury claims.

- In operation since 1 July 2000 – replaced the Private Year in 1999 / 2000
- Approx. 22% of all employees in New Zealand currently work for an ACC Accredited Employer – ACC does not manage these claims
- Discounts to ACC levies for approved ACC Accredited Employers are between 50 – 80% of the annual ACC levies, depending on the chosen ACC agreement

# Obligations of ACC Accredited Employers

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Accredited employers are required  
to **provide rehabilitation support**  
in order to **enable injured employees**  
to **remain safely at work,**  
to **return to work early and/or to achieve**  
**maximum independence.**

*ACC Accredited Employer Programme – Audit Guidelines; Injury Management Practices*



# Motivators for Joining the AEP

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**Commitment to supporting the worker  
experience – well-being drivers**

**Visibility of all factors relating to health and safety, and injury  
management services**

# Financial Incentives

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If your annual ACC levy is \$250k or more per annum, the AEP is likely to be attractive,

- Up to 80% discount on annual ACC levies for FSC (full self cover) option
  - Larger discount but with greater financial exposure capped with stop loss limits & high costs claims cover protections
- Up to 50% discount on annual ACC levies for PDP (partnership discount) option
  - Lower discount but after 12 or 24 months all future costs lie with ACC

# Financial Incentives – Attractive Example

## ABC Group Limited - 20/21 Levy Year\*

\*Based on \$108.5M liable payroll

Option*	Work Levy Payable to ACC (Excl GST)	Stop Loss Limit	Anticipated Claims Cost	WorkAon Claims Admin Fee	Potential Savings	Average Annual Cost	Max Claim Cost Exposure
						Levy + Admin + Claims Cost	Levy + SLL
ACC Work Levy 20/21 Excl. ER	\$937,450						
FSC 250% \$500K HCC	\$180,252	\$2,062,390	\$240,000	\$75,000	\$442,198	\$495,252	\$2,242,642
FSC 250% \$250K HCC	\$247,074	\$2,062,390	\$240,000	\$75,000	\$375,376	\$562,074	\$2,309,464
FSC 250%	\$105,181	\$2,062,390	\$240,000	\$75,000	\$517,269	\$420,181	\$2,167,571
FSC 160% \$500K HCC	\$188,749	\$1,319,930	\$240,000	\$75,000	\$433,701	\$503,749	\$1,508,679
FSC 160% \$250K HCC	\$247,321	\$1,319,930	\$240,000	\$75,000	\$375,129	\$562,321	\$1,567,251
FSC 160%	\$153,194	\$1,319,930	\$240,000	\$75,000	\$469,256	\$468,194	\$1,473,124
PDP2 250%	\$437,402	\$1,265,558	\$240,000	\$75,000	\$185,048	\$752,402	\$1,702,960
PDP2 160%	\$441,655	\$809,957	\$240,000	\$75,000	\$180,795	\$756,655	\$1,251,612
PDP1 250%	\$508,924	\$1,078,068	\$240,000	\$75,000	\$113,526	\$823,924	\$1,586,992
PDP1 160%	\$512,547	\$689,963	\$240,000	\$75,000	\$109,903	\$827,547	\$1,202,510

## Actions – AEP viability

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Nice and easy,

- Obtain your latest ACC invoice
- Request 3 years' worth of entitlement costs claims history from My ACC for Business portal
- Provide both to your Third Party Administrator or Actuary for a guide as to whether the AEP is right for your business
- Then liaise with ACC - an essential step before any substantive planning occurs

# Successful migration steps – ACC780 AEP Application

## Section 6 – Checklist

When completing your application form, please ensure the following documents are attached:

- ☐ A list of all the companies and corresponding ACC numbers covered by this application, and confirmation that the companies included in the group application are “subsidiary” companies as defined under the Companies Act 1993.
- ☐ Your audited financial statements for three years.
- ☐ A list of the total number of full-time equivalent employees (FTEs) in each company and details of work activities, locations and the number of employees for each worksite.
- ☐ A credit assessment from an independent rating agency (excluding Government Departments and Crown Entities, District Health Boards and Local Government).
- ☐ A full list of all workplace health and safety prosecutions or regulatory body (WorkSafe, Maritime NZ, Civil Aviation Authority, NZ Police - Commercial Vehicle Inspection Unit) interactions eg improvement notices, enforceable undertakings, in the last two years together with details of any relevant corrective action/s undertaken.
- ☐ A copy of the letter to all staff informing them of the application to join the Accredited Employers Programme.
- ☐ Written confirmation that unions and other nominated employee representatives have been consulted regarding this application. This should include:
  - a copy of the Employee Participation Agreement (or similar) and/or a written description of your employee participation system detailing how management, unions and other nominated employee representatives will engage in injury prevention and injury management in your workplace
  - the names of the key union(s) active in your workplace, and contact details (name and phone number) for the on-site delegate(s)
  - written evidence that unions and other nominated employee representatives have been given the opportunity to participate in the self-assessment
  - details of how you propose to disseminate the results of the audit (and following renewal audits) to the unions and other nominated employee representatives.
- ☐ Details of all employer staff who are responsible or have a role in the management and/or performance of the Accredited Employers Programme on behalf of the employer, including claims administration, rehabilitation and data reporting.
- ☐ Details of the third party administrator if applicable, including details of the nature of the relationship. The full draft sub-contracting agreement is to be sighted by ACC before the agreement is finalised.
- ☐ Details of the designated senior person/s responsible for complaints management.

## Q&A

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**Your Turn:  
Questions!**