

How to Pay Less ACC Levies

TWENTY WAYS
TO SAVE MONEY



www.acconline.co.nz

With the compliments of Barry Vincent



“Over 80% of NZ business owners are paying more in ACC levies than they are legally obliged to”

In most cases they do not have the most effective protective cover that they are entitled to.

This E-Book has been written for you to help you understand some of the ways available to you in which you can have:

CONTROL over your ACC risk cover and levies

CERTAINTY of outcome at claim time

CASH when you most need it

CLARITY about your ACC cover and some of the alternatives available to you

and **PAY LESS ACC LEVIES**

Twenty Ways to Reduce your ACC Levies

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CoverPlus Extra

- The benefits of CoverPlus Extra to you are

Agreed compensation

This means there is no need for you to provide financial proof of income loss at claim time

If your business continues to generate income, you are still entitled to receive 100% of the agreed benefit

Pays 100% of the agreed amount

Not 80% of last year's taxable income as with standard ACC practice

Income payments continue in full till you are back in full time work.

This means to you that you are able to work part time, ensuring that your business continues to run smoothly, and your ACC compensation payments are not abated as would normally happen.

Gives you CERTAINTY of outcome

You know what your family will receive when you are not able to work

Gives you CLARITY of your entitlements

You have an understanding of what you will receive and when

Gives you CONTROL of your ACC situation

You are calling the shots, not someone sitting at a desk in Wellington

Most importantly, it gives you CASH when you most need it.

AND THAT'S WHAT IT'S ALL ABOUT – HOKEY TOKEY!

- **All self-employed and shareholder employees should consider CoverPlus Extra for enhanced benefits:-**

Other CoverPlus Extra details

Tailored ACC cover for self-employed people and non-PAYE shareholder-employees

- ACC CoverPlus Extra is the flexible alternative to ACC CoverPlus which enables you to negotiate your level of lost earnings cover. That way you know exactly what you'll receive if you're injured and can't work – and it doesn't matter whether the injury is work related.
- You negotiate your level of lost earnings cover.

How does ACC CoverPlus Extra compare with the standard options?

This table illustrates the benefits of ACC CoverPlus Extra in comparison with the standard cover options – ACC CoverPlus and ACC WorkPlace Cover

	ACC CoverPlus Extra	ACC WorkPlace Cover
Weekly entitlement	<ul style="list-style-type: none"> • pays 100% of the agreed amount • you receive 100% of the agreed value of lost earnings cover, even if your business continues to generate income during your time off work or you return to work part-time • you don't have to prove loss of earnings. 	<p>pays up to 80% of your previous year's earnings (limits and conditions apply)</p> <ul style="list-style-type: none"> • is reduced if your business continues to generate income during your time off work or you return to work part-time • you must prove loss of earnings.
Levies	<p>Calculated using:</p> <ul style="list-style-type: none"> • the agreed amount of cover • your business and/or your personal occupational activity. 	<p>Calculated using:</p> <ul style="list-style-type: none"> • your previous year's liable earnings • for a self-employed client: levy rates specific to your individual role with the business • for a shareholder-employee: the company's activities.
Claims	<ul style="list-style-type: none"> • your pre-agreed payment starts once the claim has been accepted • a seven-day stand-down period applies. 	<p>the level of lost earnings cover is determined after you make a claim based on previous proven earnings</p> <ul style="list-style-type: none"> • a seven-day stand-down period applies

**To apply for ACC CoverPlus Extra: go to www.acconline.co.nz and click the CONTACT BOX
OR email us on savings@acconline.co.nz**

CASE STUDY – Dave SHORT – Farmer and inventor

Dave was hit by a car between Fielding and Palmerston North in August 2009

“I was delivering 30 of the shearing handpieces I’d invented when one of the units fell off the back of the truck and into the middle of the road. We’re a small business and I couldn’t afford to sacrifice that handpiece, so I ducked out to pick it up. Unfortunately a car came around the corner and collected me.”

He was severely injured, and while in hospital, his accountant visited him to try to put together an ACC claim. However, as his shearing handpiece manufacturing business was relatively new, he had not earned much income the previous year. Therefore his private income replacement insurance paid almost nothing, and his entitlement under ACC CoverPlus (the standard contract) was substantially less than the family’s living requirements - plus it took time to put the necessary financials together.

Added to that, Dave had to employ someone to take his place on the farm – an added expense that he could not afford.

It was an extremely stressful time for Dave and his young family.

A farmer friend of Dave’s had told him about CoverPlus Extra, but he had not bothered to apply for it.

“Now I know if I had CoverPlus Extra all that would’ve been worked out in advance. My family and I would have known exactly how much income replacement we’d be due, and it all would have kicked in much more quickly.”

ACC CoverPlus Extra is a personal injury income protection insurance created specially for self-employed people like Dave.

It’s the flexible alternative to ACC CoverPlus, the standard workplace cover all self-employed people are automatically eligible for. For this they pay levies calculated on a percentage of the previous year’s earnings and how risky their work is. If they are injured and can’t work ACC CoverPlus gives lost earnings income replacement cover up to a maximum of 80% of their previous financial year’s earnings. That’s reduced as they return to work, or if the business continues to generate an income.

CASE STUDY – Lloyd BANTON – Builder

Lloyd injured his back on a boat ramp - those things can be very slippery.

“I immediately knew I’d done something bad but I didn’t know what,” he says.

“I couldn’t move, I couldn’t breathe. At first I thought I’d winded myself, but soon I realised that I couldn’t get up. I must have lain there for 5 minutes before the girls arrived and helped me up. But I couldn’t stand. I was in terrible pain.”

Ten weeks off work followed

“At the time I had my son and two apprentices working for me and a full work calendar. They carried on as best they could with me giving advice over the phone, and my clients were really supportive. There was no way I could work – I couldn’t even bend over so I certainly couldn’t pick anything up. It was really hard on everyone.”

Lloyd had been injured before, and found that getting ACC payments took a lot of paperwork and time. “The main problem was that I had to prove what I had earned in the last financial year, and that took time because my accountant hadn’t done the returns yet.”

Lloyd says that the decision to apply for CoverPlus Extra worked for him.

“I’d already agreed with ACC what level of income I needed to get from them and I’d been paying a levy accordingly. I also had a private injury and sickness insurance, so that as soon as I was injured, I knew exactly how much I would receive each week that I couldn’t work.”

If you would like to know more about how ACC CoverPlus Extra would benefit you, go to www.acconline.co.nz and click the contact box.

OR email us on savings@acconline.co.nz

Do you pay business owners salary by way of PAYE?

- This can be robbing you of the ability to claim ACC EARNER’S LEVY as a GST and tax deduction. ACC Earner’s levy is around 1.5%.
- **Therefore the hidden tax cost to you is approximately 43% of your earner’s levy**

An ACC Audit* could uncover hidden savings for you.

Are you a high income earner?

- If your taxable earned income is in excess of \$118,191 (2014/15) particularly if you receive income by way of PAYE, it is likely that that you are paying too much in the way of levies.

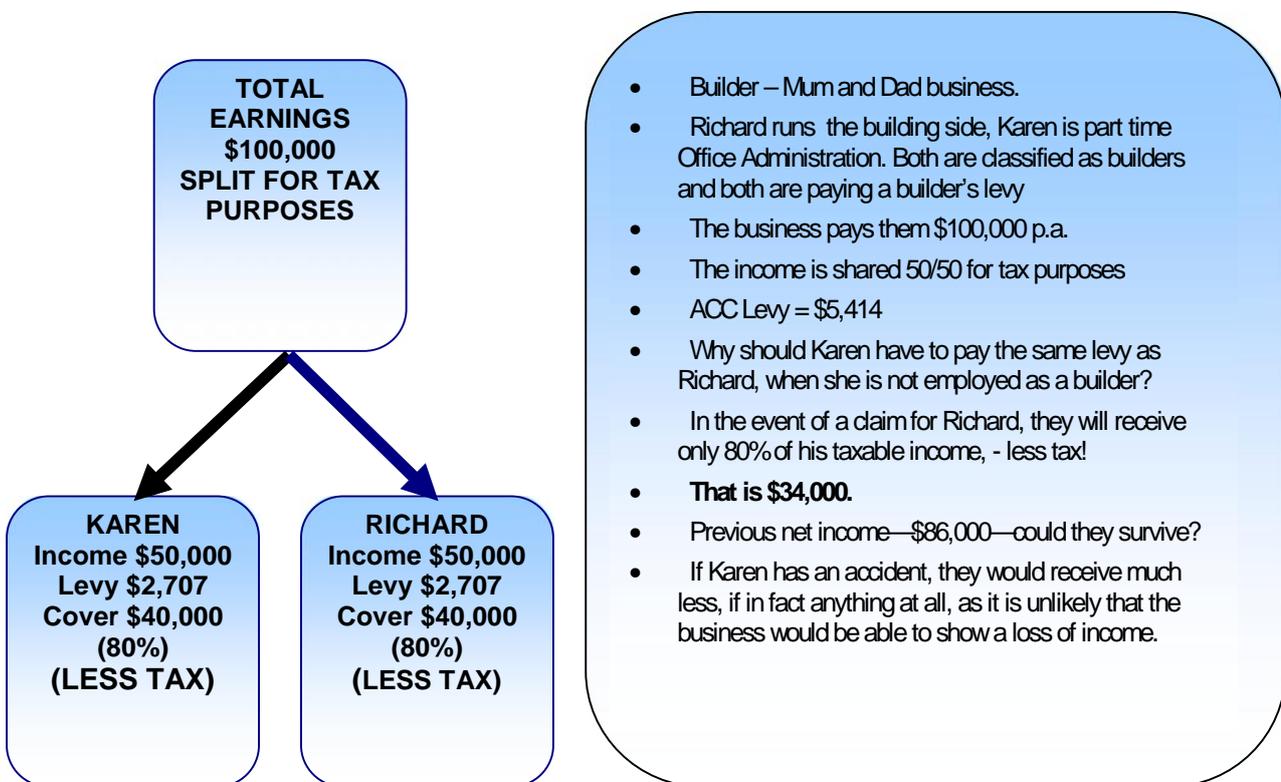
An ACC Audit* will show you an answer.

* Book an ACC Audit on page 21 OR at savings@acconline.co.nz

Do you split your income with a spouse or partner for tax purposes?

- This is the number one **PAY LESS ACC LEVY** savings strategy.
- This practice, while reducing the income tax payable, is almost certainly costing you money in excess ACC levies—and probably robbing you of the ability to claim sufficient compensation in the event of an injury preventing you from working.

EXAMPLE.—Karen and Richard CARPENTER – Builders



This is a grossly unfair situation, but it is rectifiable! And you can have BOTH benefits by contacting us.

There is potential here for savings of 50% or more.

ACC CoverPlus Extra* can be structured in such a way to address this situation to your advantage.

Do you use other techniques to minimise your taxable income?

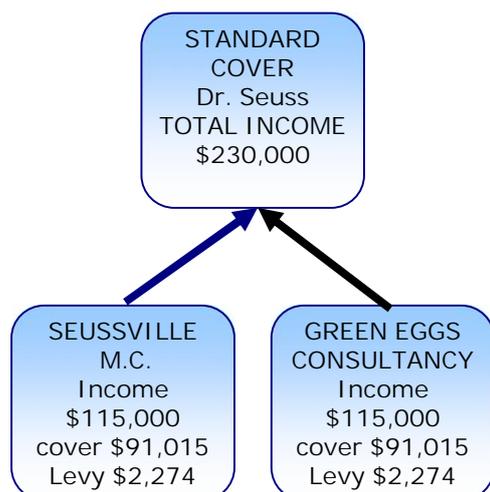
- This is a similar situation to the previous one; in that in the event of an accident preventing you from working, the compensation you are able to claim may not be sufficient to meet your normal living expenses.
- Do you claim investment property losses from your business income?
- Does your accountant claim some personal expense through your business?
- If you are paying off a mortgage this could have serious and far reaching consequences.

ACC CoverPlus Extra* could hold the answer for you, and provide you with an adequate income when you most need it.

Do you have more than one source of income?

- If you are paid an income from more than one source, this could mean that you are paying more in the way of ACC levies than you need to.
- If your total earned income from all sources exceeds \$118,191 (2014/15), you will not be paid the normal 80% of your income. The maximum amount that you can be paid in the event of a claim is capped at \$94,553 p.a.(2014/15).

EXAMPLE – Dr. Seuss - Medical Practitioner



- Dr Seuss earns income from the Seussville Medical Centre where he is a partner and where he has a General Medical Practice.
- He is also a consultant to the local hospital, through his company Green Eggs Consultancy Ltd
- He is paying ACC levies on both incomes – at total of \$4,548 p.a.
- However, should he be injured and submit a claim to ACC for income compensation, he will receive no more than the maximum of \$91,015. (2013)
- This means that he is paying double the levies that he should be.
- This can be rectified so that he is paying only \$2,274.- a saving of 50%

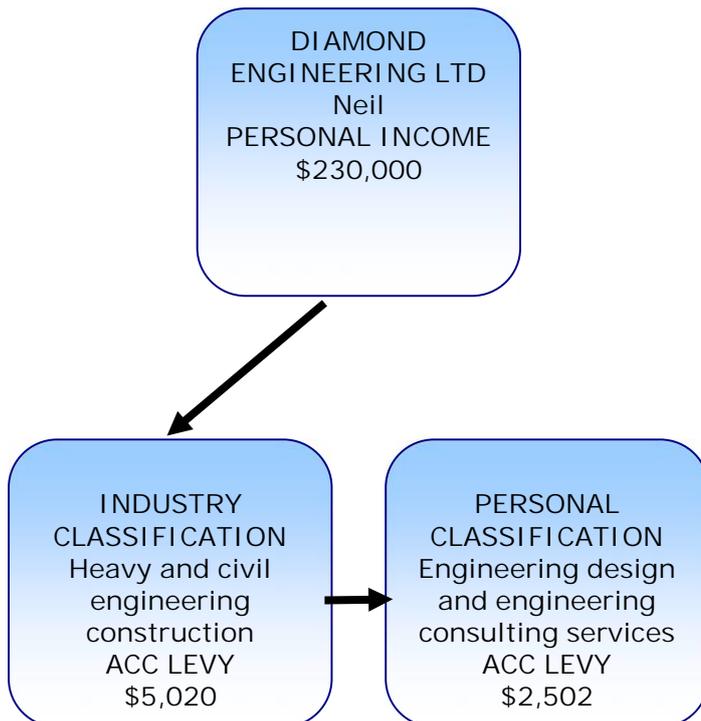
An ACC Audit* will discover if you are paying too much.;

* Book an ACC Audit on page 21

Is the work that you personally do different from your company’s industry classification?

EXAMPLE - Neil DIAMOND –

Engineering Company Director



- Neil is the major shareholder and managing director of Diamond Engineering Ltd.
- The company undertakes major construction and civil engineering projects.
- The company employs 25 people.
- Neil’s time is taken up with planning projects, talking to clients and ensuring that the projects are managed efficiently.
- He is not actively involved in the actual engineering work.
- He is classified the same as a person driving a bulldozer.
- A more correct personal industry classification would be “Engineering design and consulting services.”
- A re-classification in Neil’s case would give the company savings of \$2,518 or 50%.

An ACC Audit* would show you how you could achieve this saving.

Have you changed from self-employed to a shareholder?

- This could mean that you have over- paid your levies

Are ACC using the correct “liable earnings” to calculate your invoice?

- Often incorrect “non-liable earnings” are included in the invoice, resulting in a levy which is higher than it should be

Do you have the correct “full-time/part-time” status?

- If you are self-employed, this can have a major effect on your levy, as the timing of levy payments differs.

Alternatives to ACC

- Private income replacement policies are provided by most New Zealand life insurance companies.
 - These policies cover you for time off work due to illness as well as injury
 - ACC offers cover for ONLY injuries, not illness related claims
 - These policies usually offer more comprehensive benefits than ACC is able to provide
 - They are normally more flexible than ACC CoverPlus or Workplace Cover
 - Private Income Replacement policies normally offer benefits that pay you if you are not able to work for any reason due to illness or accident.
- BETTER STILL -The private insurance is often cheaper than ACC**

An ACC Audit* would help you identify better alternatives.

Does your business have the correct industry classification?

- There are 535 ACC classifications and 2,366 Business Industry Classifications which determine the rating for ACC levy calculations.
- Over the last three years, there have been over 200 classification changes.
- Many businesses have an incorrect classification.
- If your risk classification is higher than it should be, you will be paying too much in levies.
 - **The business needs to be re-classified to reduce your levies.**
- If your risk classification is too low, you will be paying less than you should be.
 - **If discovered by ACC, the business could be liable for costly back payments.**

EXAMPLE 1 – Law Firm

- This firm was incorrectly classified the same as “Slaughtermen” and paying a levy of over \$30,000 p.a.
- After their incorrect classification was discovered by an independent ACC audit and subsequently corrected, their levy was reduced to under \$4,000.

EXAMPLE 2 – Builders

- This firm was incorrectly classified as “management consultant”, paying a levy of \$3,500 p.a.
- The correct levy as builders should have been \$25,000.
- Backdating the difference could have cost the business over \$200,000.
- Further severe penalties and legal action could have applied if ACC determined that the incorrect classification was fraudulent.
- The company engaged an ACC consultant and the backdating was limited to 1 year.
- Further changes to the ACC structure by the consultant resulted in a yearly saving of \$3,500 for the company.

An ACC Audit will ensure that your classification is correct, possibly saving you many thousands of dollars.

Does your business qualify for a split or multiple industry classification?

Generally, businesses are classified under one CU. However, your business may be eligible for multiple Classification Units under very strict criteria,

1. There must be two or more distinct activities, able to operate independently of each other
2. There must be clear separate accounting records.

For example, a Freight Forwarding company which operates a logistics depot, both parts of the business accepting work from outside sources, could be eligible for a split classification, providing them with significant savings.

Is your provisional invoice based on a realistic figure?

- If it is not, then we are able to request a re-assessment.

Is your business in the first year of operation?

- New businesses will have uncertain coverage during first year, as there is no historic income on which to base your level of weekly compensation.
- The business will be hit with a double levy in year 2. (For years one and two)
- This can be addressed to your advantage.

Has there been a change of business ownership during the year?

- This can result in a double-up in levy assessments

Business ceased trading during the tax year

- Has ACC been advised? If not, you will probably receive an invoice for provisional payments

Change of business operations during the year

- May require re-classification

First Week Wage Payments

- By law, the employer is obliged to pay the first week's wages for an employee off work due to a workplace accident.
- This payment is not liable for ACC levy.
- A rebate should be applied for.
- Of 40,000 businesses that were eligible for a rebate last year, only 800 claimed.

An ACC Audit would explain to you how to apply for a rebate.

Cashflow a problem?

- There are now three ways of spreading your ACC levy payments.
 - One costs you interest of approx 10% – spread over 10 months
 - One is interest free – spread over 3 months.
 - **NEW** Recently introduced –
4- 6 Month Direct Debit (Long Payment Plan) – No extra cost

The total plan amount needs to be \$500.00 or more (excluding GST) and can be paid via direct debit over 4, 5 or 6 months. The frequency for payments can either be fortnightly, or monthly on the day/date that you choose.

All three of these payment options can be extended by 3 months with some innovative management by an ACC consultant.

Do you have income protection, key person income replacement or mortgage protection insurance?

- You could be paying double levies.
- Income replacement insurance normally covers you for accident as well as illness.
- You are more likely to be unable to work because of illness rather than an accident
- You will rarely receive both ACC compensation and private income replacement.
- Why should you be paying twice for the same benefit?

An ACC Audit will determine if you are paying double levies and show you how to overcome this.*

ACC Death By Accident Cover

- ACC provides your family with a death by accident cover.
- Generally, the entitlement is:-
 1. For a dependent spouse, 60% of your normal income entitlement for 5 years (until the youngest child reaches 18 years of age.).
 2. For each dependent child, 20% of your income entitlement until age 18, or to age 21 if they are attending an educational facility.
 3. The total is not to exceed 100% of your normal income entitlement.
 4. Your normal income entitlement is either:-
 - a. 80% of your last year's taxable income
 - b. 100% of the agreed entitlement negotiated with ACC under the **ACC CoverPlus Extra contract.**

* Book an ACC Audit on page 21 OR at savings@acconline.co.nz

Experience Rating Discount

What is experience rating?

In April 2011 ACC, introduced experience rating - a system of modifying a business's ACC work levy based on its claims history.

This means that if a company's claims history is better than the average for the industry, they are entitled to a discount of their normal workplace levy.

- If however, their claims history is worse than the industry average, they may be liable for a corresponding penalty.

1. Experience Rating Programme

- For a business paying \$10,000 or more per annum for each of the three years in the experience period.

OR

2. No-claims Discount Programme.

- For business paying less than \$10,000 per annum for all or any of the three years in the experience period (eg. 1 April 2007 to 31 March 2010)

This table explains each method at a glance:

	Experience rating programme	No-claims discount programme
Annual Work levy	\$10,000 or more per annum for each of the three years in the experience period.	Less than \$10,000 per annum for all or any of the three years in the experience period
Experience period	3 years (based on a three year period of claims history, eg. 1 April 2007 to 31 March 2010)	
Qualifying claims	<ul style="list-style-type: none"> • number of weekly compensation days paid • number of claims with medical costs greater than \$500 • any fatal claim 	<ul style="list-style-type: none"> • number of weekly compensation days paid • any fatal claim
Maximum possible loading/discount	The maximum modification will be up to +/- 50% of the business's standard industry levy rate.	The maximum discount or loading will be +/- 10% of the business's standard industry levy rate.
Based on your individual performance comparative to your industry peers	Yes	No
Formula	Modification comprises: <ul style="list-style-type: none"> • Industry size modification • experience rating modification (weekly compensation days paid, and number of claims with medical costs greater than \$500, and fatal claims). 	<ul style="list-style-type: none"> • 'no claims discount' of 10% if no weekly compensation or fatal injury claims were made over the experience period. • no change to levy if your business has generated between one and 70 weekly compensation days paid • a 10% loading will be applied if your business has generated more than 70 weekly compensation days paid or any fatal claim.

Workplace Safety Discount

ACC Workplace Safety Discounts are a great way to save 10% off the work levy for small high risk category businesses that can show sound health and safety practices.

Currently the programme is available if you are:-

- self-employed, or
- have a small to medium business with a total annual payroll of less than \$550,000 (2014/15) or have no more than ten full-time employees

How much is the discount?

- The discount is 10% of the work-related component of levies. The total amount of the discount will depend on the levies paid.

Check if you qualify

- Request more information at acconline.co.nz or email us at savings@acconline.co.nz

ACC Workplace Safety Management Practices

- The ACC Workplace Safety Management Practices programme enables you to strengthen your workplace health and safety systems and practices – and earn discounts on the ACC work related component of your levies.
- The programme recognises that workplace injuries have significant and far-reaching costs and impacts.
- For the business, they can mean disruptions, lost productivity and profits, absenteeism, the need to find (and sometimes train) replacement staff, and official investigations.

The levy discount levels are:

- Primary level – 10%. This discount recognises that your business meets the minimum performance standards across all aspects of workplace health and safety management.
- Secondary level – 15%. This discount recognises consolidation of good practices across all aspects of workplace health and safety management.
- Tertiary level – 20%. This discount recognises a continuous improvement framework across all aspects of workplace health and safety management.

Check if you qualify

Request more information at acconline.co.nz or email us at savings@acconline.co.nz

ACC Fleet Saver

Fleet Saver is an audited health and safety programme that promotes best practice within the heavy road transport sector.

- Fleet Saver is designed to motivate businesses to go beyond compliance on the roads and in the workplace.
- It's intended specifically for fleet owners with five or more heavy goods service vehicles each weighing more than 3,500kg.
- Fleet Saver accreditation will reduce your vehicle licensing costs, on top of the 10-20% you can save on your VUSMP annual invoice.
- As a Fleet Saver member, your levy reductions will automatically be applied to your annual NZ Transport Agency motor vehicle licence renewal invoice, for each qualifying vehicle in your fleet.

FLEET SAVER LEVY RATES

	Reduction in ACC Levy	2013/2014 levy rates	Approx annual savings
Non Fleet Saver Member	0%	\$467.08	\$0
Fleet Saver Bronze	10%	\$420.37	\$46
Fleet Saver Silver	25%	\$350.31	\$116
Fleet Saver Gold	40%	\$280.25	\$186

As a member of Workplace Safety Management Practices (WSMP) or the Accredited Employer Programme (AEP), you've shown that you're already committed to general workplace safety. And, if your fleet is still up to standard from your last audit, then you're well on your way to achieving Fleet Saver accreditation.

Fleet Saver has two additional modules to the ones WSMP already use which are specific to fleet owners.

For more information on health and safety requirements, visit acc.co.nz/fleetsaver or call the ACC Business Service Centre on 0800 222 776.

ACC Partnership Programme

- Before being accepted into the ACC Partnership Programme, your business must:
 - demonstrate long-term financial stability and the ability to meet the cost of work-related injuries
 - have active workplace safety systems and processes in place
 - have active injury management procedures in place, including claims administration and rehabilitation support
 - demonstrate the involvement of employees and their representatives in workplace safety
 - meet the programme audit standards for workplace safety and injury management and be able to demonstrate a commitment to injury prevention.
- To find out more, download the ACC Partnership Programme Audit Standards booklet ACC440 ACC Partnership Programme Audit Standards (PDF 606K).

How some businesses have saved money with ACCONLINE

1. Cabinet Making firm, with 2 partners ACC workplace levy-
WAS \$8,666 p.a.
NOW \$4,318 P.A.
SAVINGS \$4,348 (50%)

2. Self employed Business Consultant ACC Workplace potential Levy
WAS \$5,285 p.a.
NOW \$1,033 p.a.
SAVINGS \$4,252 p.a. (80%)

3. Building company manager - personal ACC Workplace levy-
WAS \$3,7160 p.a.
NOW \$843 p.a.
SAVINGS \$ 2,873(77%).

4. Building Contractor - employing labour only contractors –
WAS \$11,912 p.a.
NOW \$901 p.a.
SAVINGS \$11,011 (932%)

Testimonials

“Barry is a down to earth, friendly, warm individual who can communicate complex information in a manner that makes it readily comprehensible. He has found that I have been paying nearly double the ACC I needed to for the last 8 years.

I warmly recommend Barry to any organisation or individual looking to improve their own particular business or personal circumstances in the areas of expense reduction, business growth or succession planning.”

**Ken Wells,
Managing Director
Jigsaw Business Solutions Ltd.**

“I have no hesitation in recommending Barry Vincent to anyone with the remotest concern about their financial situation, and genuinely hope that as many people as possible have such a positive opportunity to secure their future.”

**Daniel Thurston,
Managing Director,
4i’s Communications Ltd**

Re: Barry Vincent – ACC Consultant par excellence

We engaged the services of Barry Vincent, in his capacity as ACC consultant, to advise us on ways to lower our ACC Levy payments. Barry was professional, thorough and analytical in his approach and, whilst dealing with ACC is a slow and arduous process, he kept us informed every step of the way with good, easy to understand explanations.

In our experience, it is not the ACC way to make matters easy to comprehend! Barry simplified the process for us and, once his analysis was complete, he advised us on a strategy which we have heeded and, to date, we are saving hundreds of dollars annually on our ACC Levy payments.

Barry continues to offer sound advice to us on ACC related matters, on request, and his fees are fair and reasonable. He is a personable gentleman and I highly recommend his services.

Claire Reyneke Managing Director - Bay Recruitment Ltd

I recommend that anyone wanting to add value to their business, not only in savings with ACC advice, but also for guidance within this industry - to contact Barry first.

Barry has accumulated a wealth of knowledge in this industry that will offer huge benefits whether as an individual or as a company. Barry cuts through the red tape and offers guidance every step of the way. You know you're in the right place, when you've found Barry. Barry is extremely personable and reliable

Wayne Barnett Company Director at Embassy Stationers

I engaged Barry to look after my ACC account as I was incorrectly classified for my profession. I was amazed how many people are also incorrectly classified. His service was prompt, very efficient and I managed to save 40% on my ACC bill. I would highly recommend any business owner to take up his complimentary consultation to see what he could do for them.

Steph Cawte Dispensing Optician at Eyewear by Steph

Barry is a very focused individual and goes out of his way to meet your expectations and achieve the desired outcome. I would highly recommend Barry to anyone looking to worth through any ACC or related issues.

Jessie Foley - Mobile Legal Services

Barry is a person you can trust to to provide excellent advice and help in the areas of ACC - reducing the cost and in overall wealth generation. he is thorough and very knowledgeable. Highly recommended.

Pat Williams- Owner, Eagle Business Solutions Ltd

If you are looking for advice on ACC cover and how it fits into your overall insurance programme then take the time to meet with Barry.

Dr Dave McMillan - Director at Simply Strategic

Barry is one of those people you meet who goes the extra mile to ensure you have a full understanding of your ACC and what is required. Barry is detailed and takes the time to ensure everything is just right. Barry is personable which makes meeting him and discussing your ACC easy and comfortable.

Kirsten Laurence Managing Director - Proficient Debt Recoveries Ltd

Is ACC Driving You Crazy?

FOR THE FRUSTRATED BUSINESS OWNER:- INTRODUCING THE ACCONLINE Management Service



Most business owners tell us that they are confused by their ACC invoices and how ACC works. They don't know what discounts they are entitled to - they just pay the bills.

If this is you –

Relax and let ACCONLINE take care of all your ACC hassles for you – freeing up your time to deal with other business issues, or to have more time with family and friends –

and saving you money as well.



HOW DOES THIS WORK?

ACC sends your levy invoices to us and we take care of the rest.

What will we do for you? – We will:-

- Check your ACC situation against our 14 point checklist to identify ways you can save money on ACC levies
- Identify areas in which we can improve the benefits that you and your business are entitled to
- Make the necessary changes for you
- Arrange a time payment option with ACC for you.
- Send you a report
- Send you a direct debit to make your ACC Levy payments automatically
- All you will need to do is sign the direct debit and return it to us – that's it!**

Simple and affordable

Only \$250 per year plus 10% of any savings we make for you +GST



Book an ACC Audit

For more information or to enquire if you qualify for ACC savings, go to www.acconline.co.nz OR savings@acconline.co.nz

Book a FREE - no obligation investigation at our cost.

If we can't improve your position we don't charge a fee.

No gain - no pain.

We get paid only on results.

This E-Book has been written for you by an independent ACC consultant for your information and to promote a better understanding of ACC and how you can structure your ACC affairs to pay less in levies and to have an efficient, integrated risk management programme in place to provide maximum protection benefits for you and your family.

Barry Vincent



June 2014