ACC comes into operation MCH, 2020kkk

1 April 1974

a new deal for anyone injured by accident

In 1972 legislation established the Accident Compensation Commission (ACC) to provide insurance for all personal injury.

A 'no-fault' principle was first introduced in the Workers' Compensation for Accidents Act 1900. This act provided injured workers with weekly benefits, and compensated the families of those killed at work. However, the benefits paid were small and lasted for a maximum of six years.

Over the next 60 years, this system became outdated. It did not cover injuries suffered outside the workplace or in motor-vehicle accidents, and employers and insurers often used legal arguments to dispute their obligation to pay compensation. A Royal Commission on Compensation for Injury set up in 1986 recommended that the state provide 24-hour, no-fault insurance for all personal injury. In return, New Zealanders would give up the right to sue for damages arising from personal injury.

These recommendations were adopted in the Accident Compensation Act 1972. This required all taxpayers, employers, self-employed people and motor-vehicle owners to pay a levy to a new state agency, the Accident Compensation Commission (later renamed the Accident Compensation Corporation).