

The logo for the Accident Compensation Commission of Fiji (ACCF) is centered in a white circle with a blue border. The letters 'ACCF' are in a bold, sans-serif font, with 'ACC' in dark blue and 'F' in light blue. The background of the cover features a geometric pattern of overlapping triangles in dark blue, light blue, and beige.

ACCF

Accident Compensation Commission, Fiji

2021

**ANNUAL
REPORT**

PARLIAMENTARY PAPER NO: 74 OF 2023

Accident Compensation Commission, Fiji



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graph TD; ACC[Accident Compensation Commission, Fiji] --- MV[Motor Vehicle Accidents]; ACC --- EA[Employment Accidents]; ACC --- SA[School Accidents];
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**Motor Vehicle
Accidents**

**School
Accidents**

**Employment
Accidents**

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ABOUT US

⇒ **OUR PURPOSE**

⇒ **OUR VISION**

⇒ **OUR VALUES**

- *One Team*
- *People First*
- *Honesty, Integrity & Transparency*
- *Efficiency*

OUR PURPOSE

“ACCF is an initiative of the Fijian Government that compensates victims of accidents without the burden of proving fault”.

The purpose of the introduction of the Accident Compensation Act 2017 (the Act) was to establish the Accident Compensation Commission, Fiji and to make provision for compensation in respect of persons who suffer personal injury or death as a result of an accident in Fiji.

While no amount of money can undo permanent incapacity or replace the loss of a loved one from an accident, fair and timely compensation can provide support and security during such a time of difficulty and need. The Compensation provides solace to victims of accidents and their families during the period of grief. The first payment of compensation under the Act marked the start of a new chapter in Fijian history: a chapter that is marked by properly recognising tragedy when it occurs by doing what is right and just.

For all of Fijian history up until 01 January 2018, victims of accidents and their families faced a number of hurdles in their pursuit of compensation for injuries or deaths as a result of an accident. Many were unlikely to ever receive compensation in any form to help them recover from the devastating loss of a loved one. However, because past legislation has been repealed, ACCF can pay out compensation to affected families much more quickly, rather than have grieving families be stuck in a seemingly endless cycle of waiting and disappointment.

All those who are facing tragic circumstances in the aftermath of an accident can rely on ACCF to help. The following features of the new scheme ensures the payment of fair and timely compensation to victims of an accident or their families:

- ⇒ The Act provides for a no-fault compensation scheme through which victims of accidents can apply for compensation without having to prove fault or negligence.
- ⇒ Coverage of the no-fault scheme is broader than the previous law, as it extends beyond third parties. Any personal injury or death suffered by any person as a result of an accident in Fiji will be compensated for, subject to meeting the Act's requirements.
- ⇒ It allows for an application to be made without any fee and without having to engage lawyers or commence legal proceedings.
- ⇒ Applications are processed efficiently and once all information is available payments are quickly made to qualifying applicants.
- ⇒ Applications are processed efficiently and once all information is available payments are quickly made to qualifying applicants.

Our Vision

We strive to provide excellent support to all victims of motor vehicle, employment and school accidents. The Accident Compensation Commission Fiji (ACCF) does this by efficiently processing applications for compensation in a manner that is customer centric and in accordance with the applicable legislation and regulations, and ACCF's policies and procedures.

Our Values

Our values reflect the importance we place on our people and our customers. Everyone is treated with respect and it is the responsibility of all ACCF employees to live the ACCF Core Values which are:

One Team

Our success comes from working together across teams and roles towards staying focused on the big picture. We are a team that not only works together but also trusts each other.

People First

We will put our team, our customers, and our stakeholders first to ensure the success of the Accident Compensation Scheme.

Honesty, Integrity & Transparency

We act with honesty, integrity and accountability.

Efficiency

We properly use time, effort and resources in carrying out ACCF's core function.

PEOPLE UPDATE

- ⇒ **MESSAGE FROM THE CHAIR**
- ⇒ **MESSAGE FROM THE CEO**
- ⇒ **MEET THE BOARD**
- ⇒ **MEET THE TEAM**



Mr. Ariff Ali
Chairperson ACCF

Message from the Chairperson

I have had the privilege of being the Chair of the Accident Compensation Commission Fiji (ACCF) since the introduction of the scheme in 2017 by the Fijian Government, and in doing so am given the opportunity to present the achievements of ACCF in the 2020/2021 Annual Report. The continued success of the scheme is indeed noteworthy despite the severe impacts of COVID-19 on Fiji's economy and on families in Fiji.

I am delighted to note that the Fijian Government, ACCF Board and Management took a proactive and supportive approach to assisting the owners of registered motor vehicles in Fiji by only requiring them to pay 50% of the Motor Vehicle Accident Levy for the year commencing 01 August 2020 to 31st July 2021. This was a good faith gesture towards the citizens of Fiji in what were very trying times. The ACCF Board continued to meet virtually to ensure there was no disruption during this challenging time and that management continued to receive the support and guidance needed to steer through this difficult period in our history.

It was important that ACCF continue to serve victims of motor vehicle, employment and school accidents notwithstanding the restrictions in place as a result of COVID-19. To this end the Board endorsed Management's implementation of its Business Continuity Plan so as to ensure there was no disruption to applications for compensation.

Between 01 August 2020 to 31st July 2021 ACCF received a total of 856 applications, 296 being for motor vehicle accidents, 497 for employment accidents and 63 for school accidents. A total sum of approximately \$6.52 million in compensation was paid during this reporting period, approximately \$4.38 million being for motor vehicle accidents, approximately \$1.98 million for employment accidents and approxi-

mately \$0.2 million for school accidents.

Once again, I am pleased to report that there were no outstanding issues and no adverse findings in the Financial Statements for the 2020/2021 financial year and Management and the entire team are deserving of acknowledgment for the success of the scheme. I would also like to thank my fellow Board members for their support and contribution throughout the year by helping ACCF make decisions, perform its functions and exercise powers in accordance with the Accident Compensation Act 2017 and supporting regulations.

The Board will continue to provide support and guidance to the ACCF team to ensure its unabating success in assisting victims of motor vehicle, employment and school accidents.



Mr. Parvez Akbar

CEO ACCF

Message from the Chief Executive Officer

The 2021/2022 financial year saw the Accident Compensation Commission of Fiji (ACCF), like all the other entities and companies, respond to the impact of COVID-19. ACCF was able to continue to assist the victims of motor vehicle, employment and school accidents thanks to the successful activation of its Business Continuity Plan. This included the utilisation of technology to enable and empower the team to operate remotely when the need arose. Notwithstanding the challenges posed by COVID-19, there were no disruptions to the services offered by ACCF. Board meetings also continued via video conferencing.

In the 2021/2022 budget there was an announcement of the complete exemption of the annual Motor Vehicle Accident Levy for the period commencing on and from 1st August 2021 to 31st July 2022. This was in recognition of the severe impacts of COVID-19 on Fiji's economy and on families in Fiji. The announcement provided relief to motor vehicle owners for a period of one year as the nation coped with the significant impacts of COVID-19. The owner of a motor vehicle was, upon the registration or renewal of registration of the motor vehicle with the Authority, exempted from payment of the annual Motor Vehicle Accident Levy. The exemption was unanimously supported by the Board and Management.

ACCF continued to receive positive feedback from satisfied applicants. The feedback consistently referred to expressions of gratitude and appreciation for the team's customer service, timeliness, empathy, professionalism and simplicity of the process.

The team continued its emphasis on awareness campaigns regarding motor vehicle, employment and school accidents. This included a focus on the health, safety and wellbeing of workers in Fiji. With the opening of borders ACCF noted that a significant number of employment accidents occurred in the Tourism industry. Some common causes of injuries in the Tourism in

dusty include slips, trips, falls; handling material and tools; burns from hot substances and fire; and machinery.

The health, safety and wellbeing of workers in the workplace is the responsibility of both employers and workers. ACCF encouraged employers to provide a safe working environment, training and supervision, and protective personal equipment. Workers were also encouraged to take personal responsibility for their health and safety by following instructions, wearing personal protective equipment and taking reasonable care to ensure they do not cause harm to themselves or to others.

Awareness was created about one of the most important factors in promoting health and safety in the workplace - leadership. The health and safety culture should be determined by leaders, and they should lead by example.

The success of the accident compensation scheme has been evident since its inception. However, to further support this ACCF found that more victims of accidents now had access to compensation than ever before. Approximately 80% of victims of accidents or their families would have missed out from receiving compensation under the old law. This was established after analysing payments made by ACCF in the context of the previous requirement to prove fault. The scheme continues to prove its value year on year.

I would like to acknowledge and thank the ACCF team for their hard work and dedication towards supporting victims of motor vehicle, employment and school accidents. Likewise, I thank the Board, Government and our stakeholders for their support and commitment throughout the year. As we celebrate another successful year, we look forward to supporting accident victims on an ongoing basis.

Meet the ACCF Board



Mr. Ariff Ali
Chairperson



Mr. Ashok Patel
Deputy Chairperson



Dr. Sravaniya Dasi
Member



Mr. Vilash Chand
Member



Ms. Lyanne Vaurasi
Member

Meet the ACCF Team



Anjeet Charan
Accountant & Board Secretary



Fehrin Ali — Case Manager
Motor Vehicle Accidents



Fazlin Nisha — Case Manager
Employment & School



Asenaca Rakuro - Personal
Assistant to the Chief
Executive Officer



Shafia Sharif - Support
Officer



Megna Chand - Support
Officer

OUR STATISTICS

MOTOR VEHICLE ACCIDENTS

- ⇒ **Number of Applications Paid**
- ⇒ **Causes of Injuries**

EMPLOYMENT ACCIDENTS

- ⇒ **Number of Applications Paid**
- ⇒ **Causes of Injuries**

SCHOOL ACCIDENTS

- ⇒ **Number of Applications Paid**
- ⇒ **Causes of Injuries**

TOTAL COMPENSATION PAYMENTS

- ⇒ **Statistics To Date for Motor Vehicle, Employment & School Accidents**

VINAKA VAKALEVU ACCF

MOTOR VEHICLE ACCIDENTS

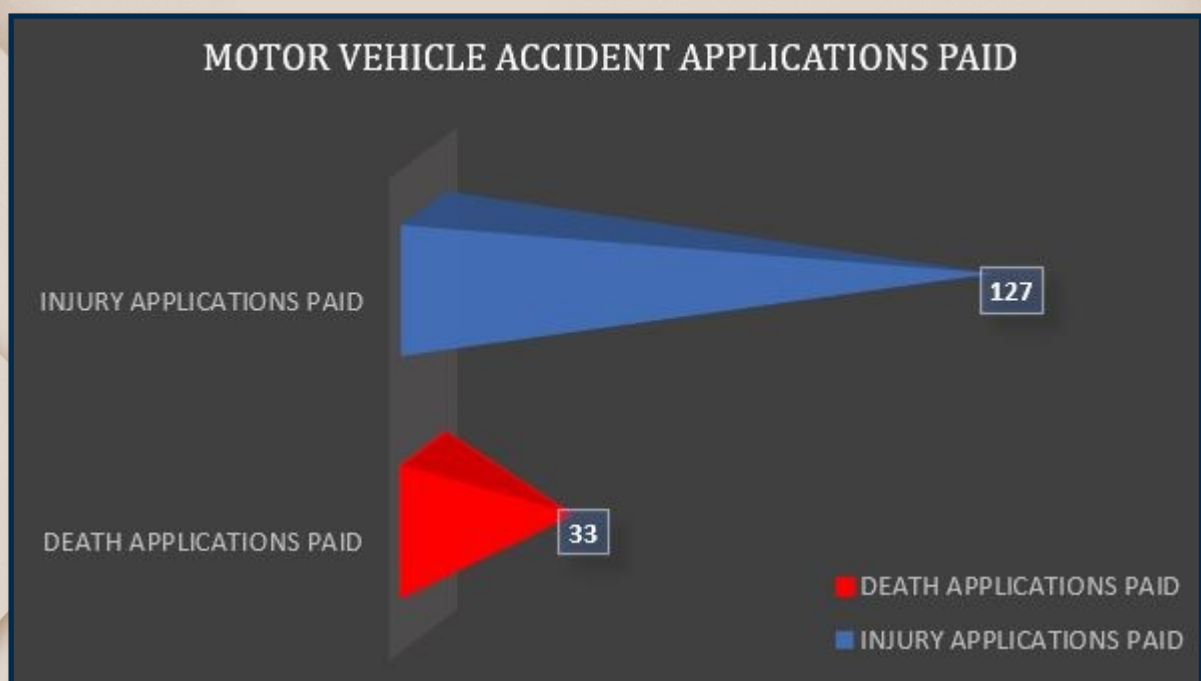
Since 01 January 2018, ACCF has been compensating victims of motor vehicle accidents on a no-fault basis.

Under the scheme passengers, drivers (inside registered motor vehicles), and pedestrians involved in an accident are entitled to apply for compensation for serious injuries if they qualify, provided no exclusions apply.

Applications can also be made for deaths arising from motor vehicle accidents.

Number of Applications Paid

Figure 1: Illustrates total number of applications paid as at 31st July 2020 for motor vehicle accidents.



Causes of Motor Vehicle Accidents

Figure 2: Illustrates the main causes of motor vehicle accidents on our roads.



EMPLOYMENT ACCIDENTS

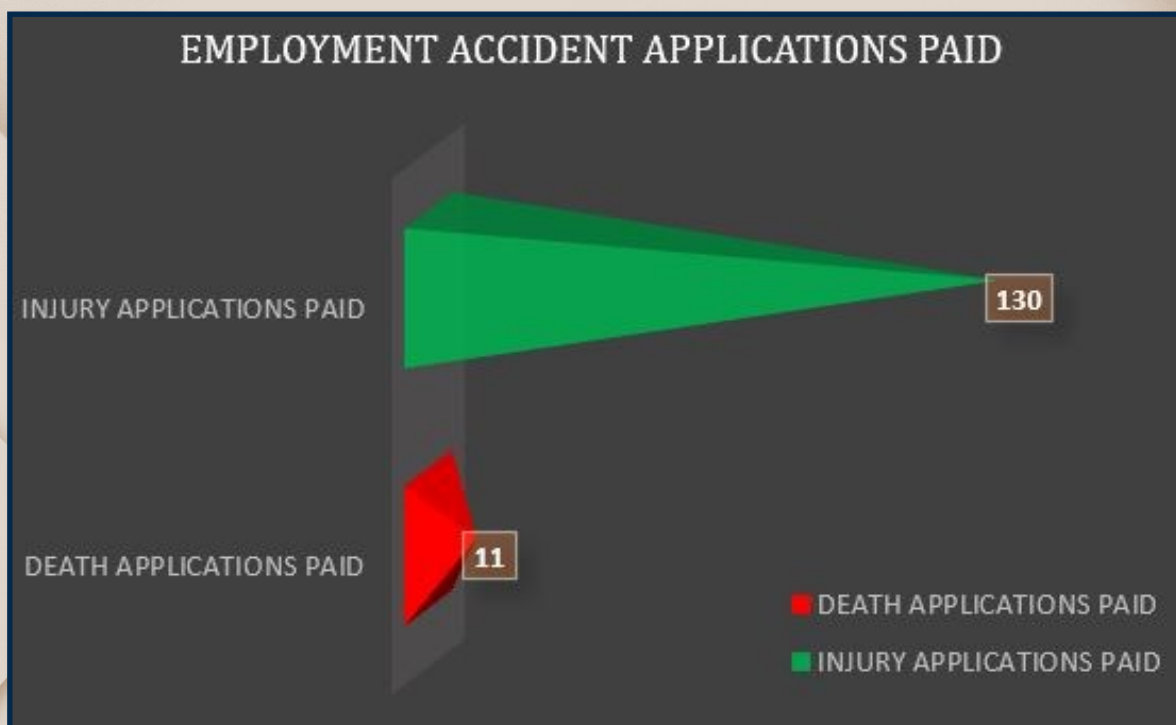
Since 01 January 2019 ACCF has been compensating victims of employment accidents on a no-fault basis.

An employment accident is an accident arising out of and in the course of employment, including any incident that causes a prescribed disease.

Applications can also be made for deaths arising from an employment accidents.

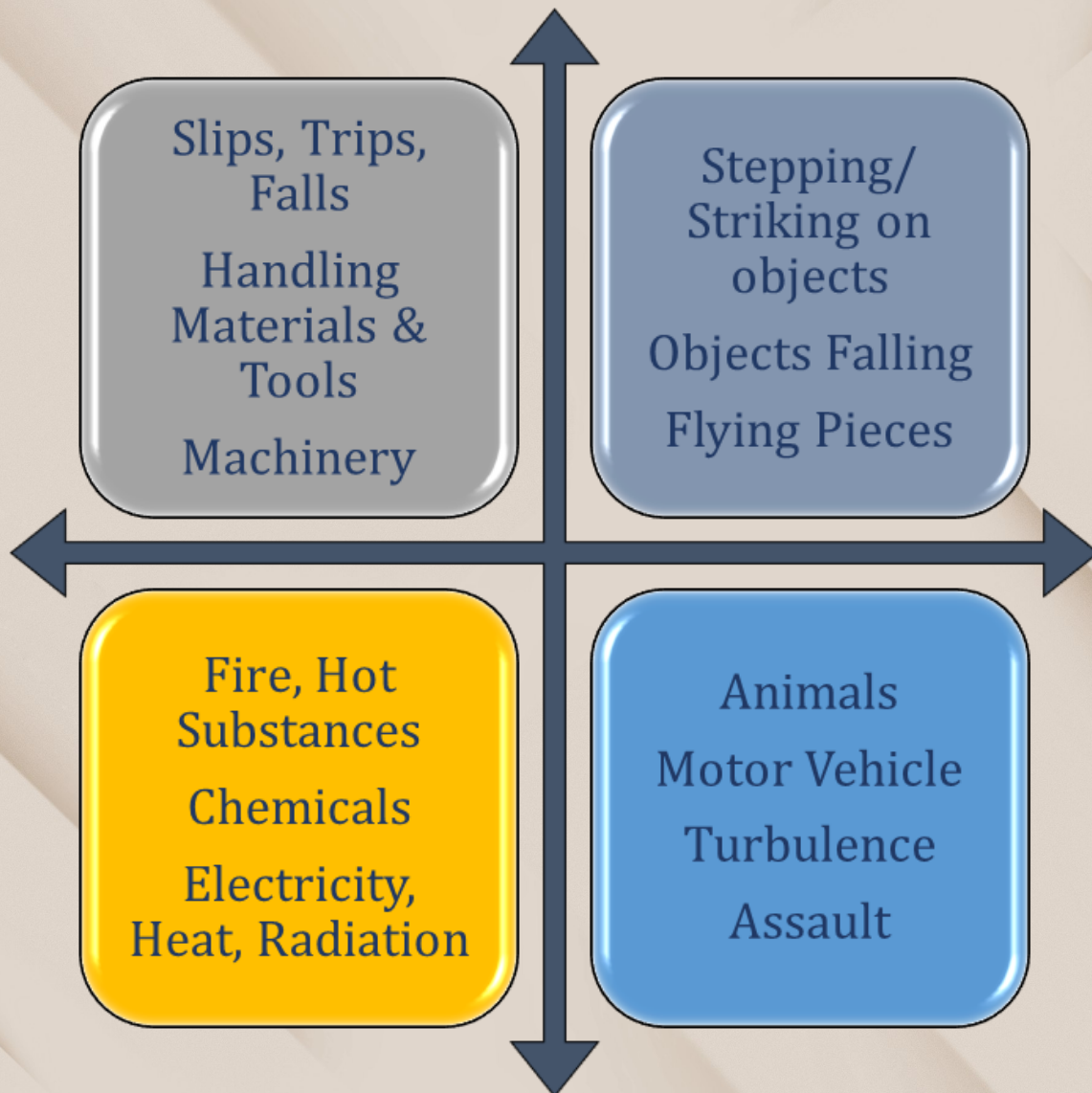
Number of Applications Paid

Figure 3: Illustrates total applications paid as at 31st July 2020 for employment accidents.



Causes of Employment Accidents

Figure 4: Illustrates the main causes of employment accidents.



SCHOOL ACCIDENTS

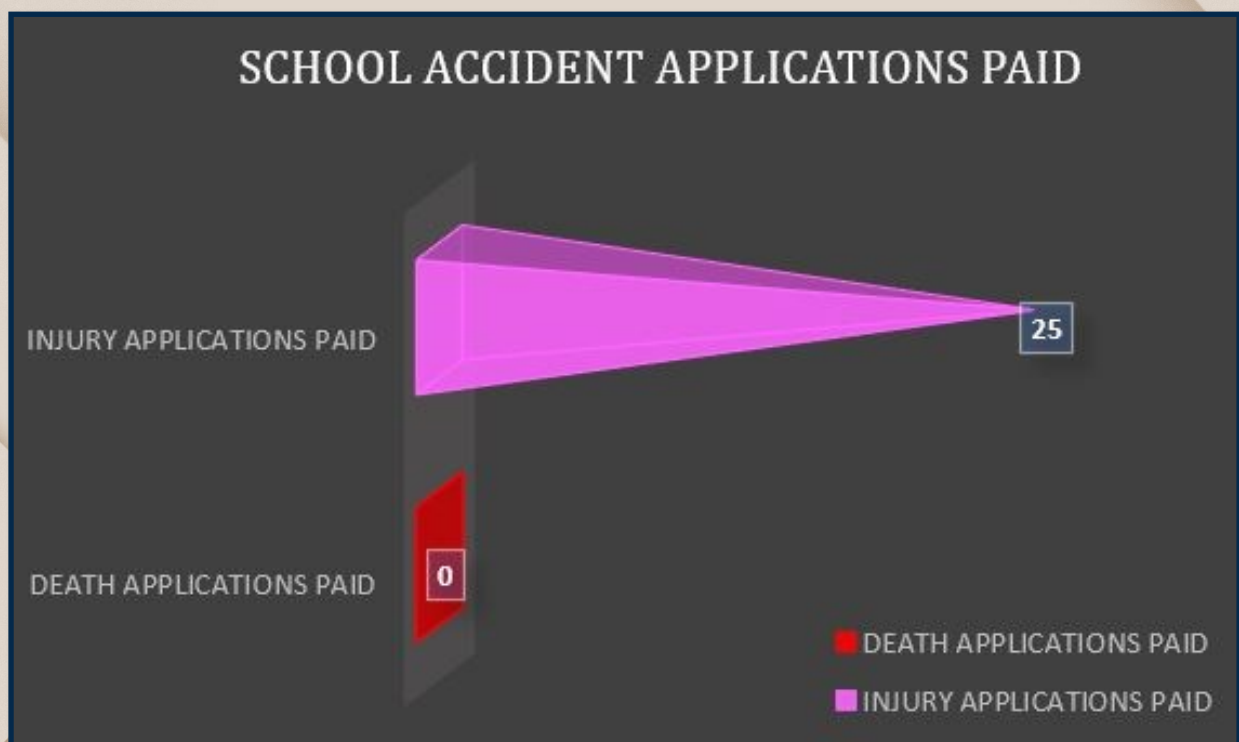
Since 01 January 2019, ACCF has been compensating victims of school accidents on a no-fault basis.

An school accident is an accident occurring on any school premises or during a school event or activity.

Applications can also be made for deaths arising from school accidents.

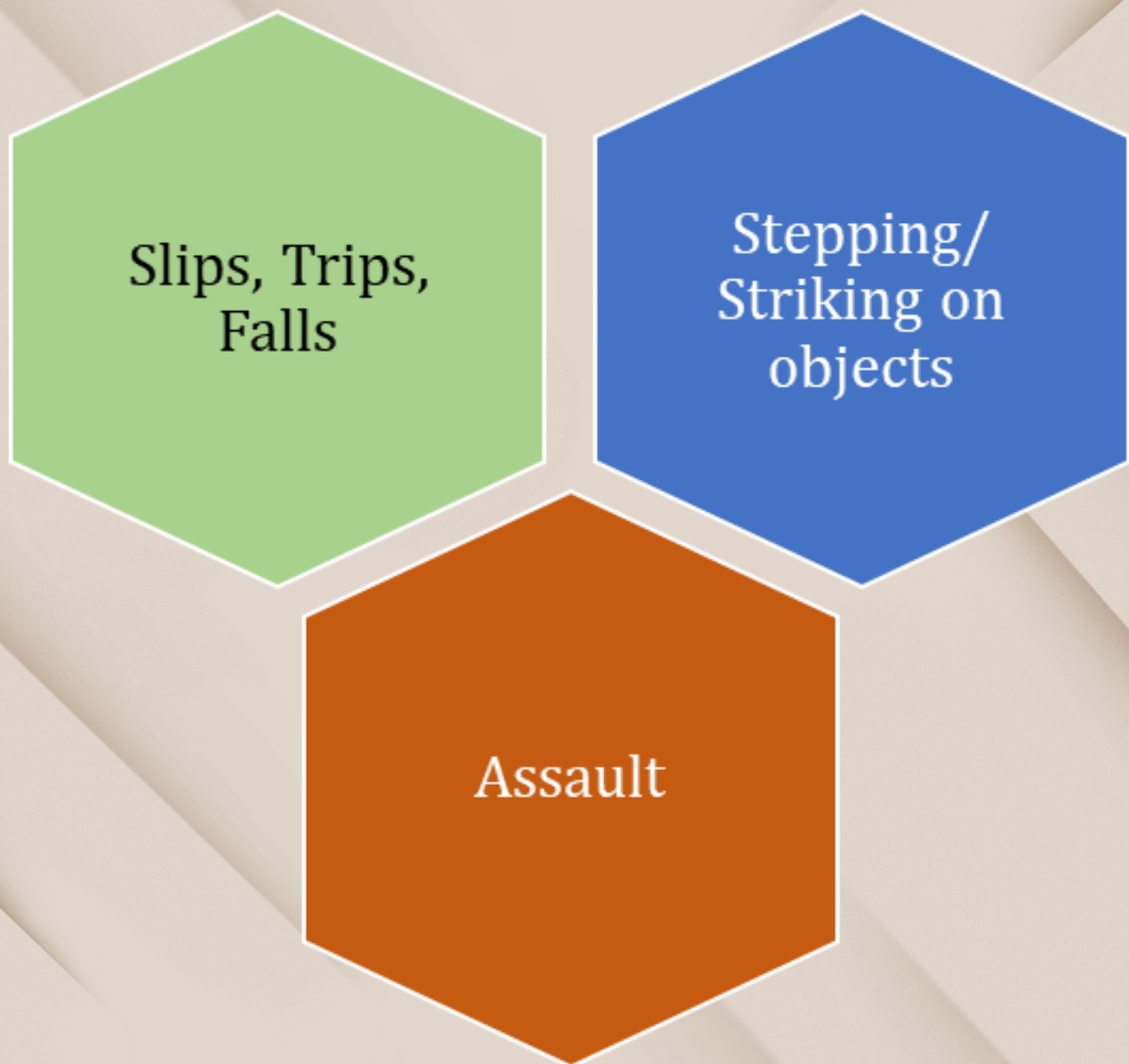
Number of Applications

Figure 5: Illustrates total applications paid as at 31st July 2020 for school accidents.



Causes of School Accidents

Figure 6: Illustrates the main causes of school accidents.



TOTAL COMPENSATION PAYMENTS



⇒ **Statistics To Date for Motor Vehicle, Employment & School Accidents**

Statistics as at 31st July 2021

Figure 7: Reflects compensation payment statistics as at 31st July 2020 for motor vehicle, employment and school accidents.

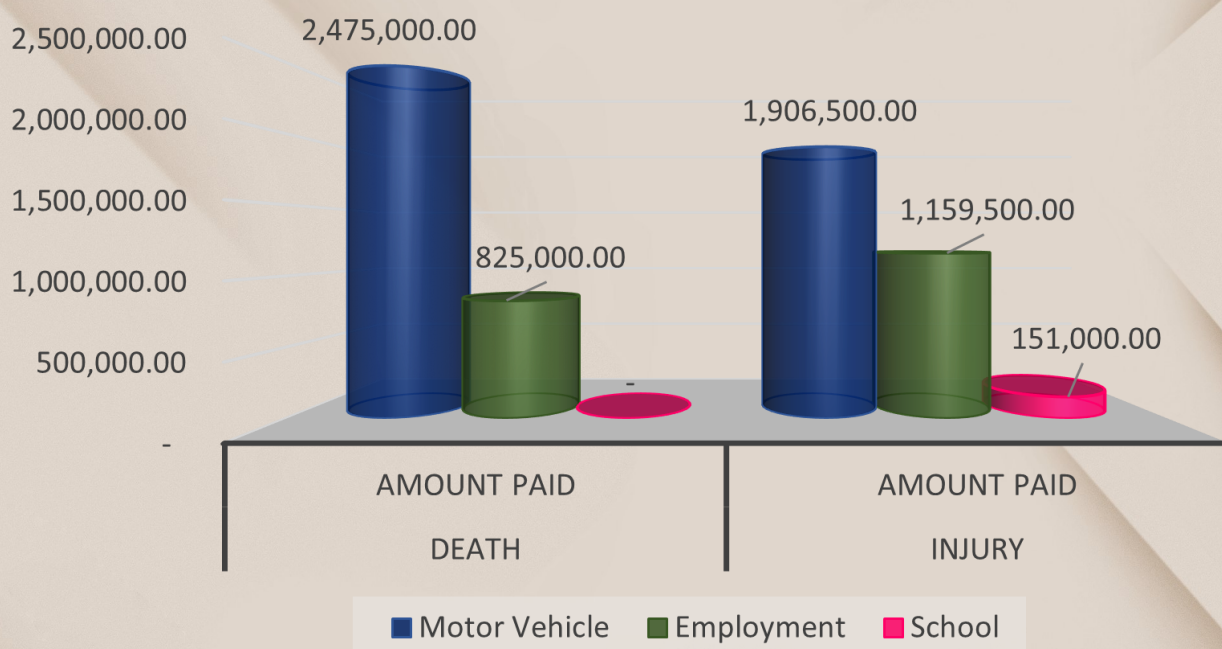
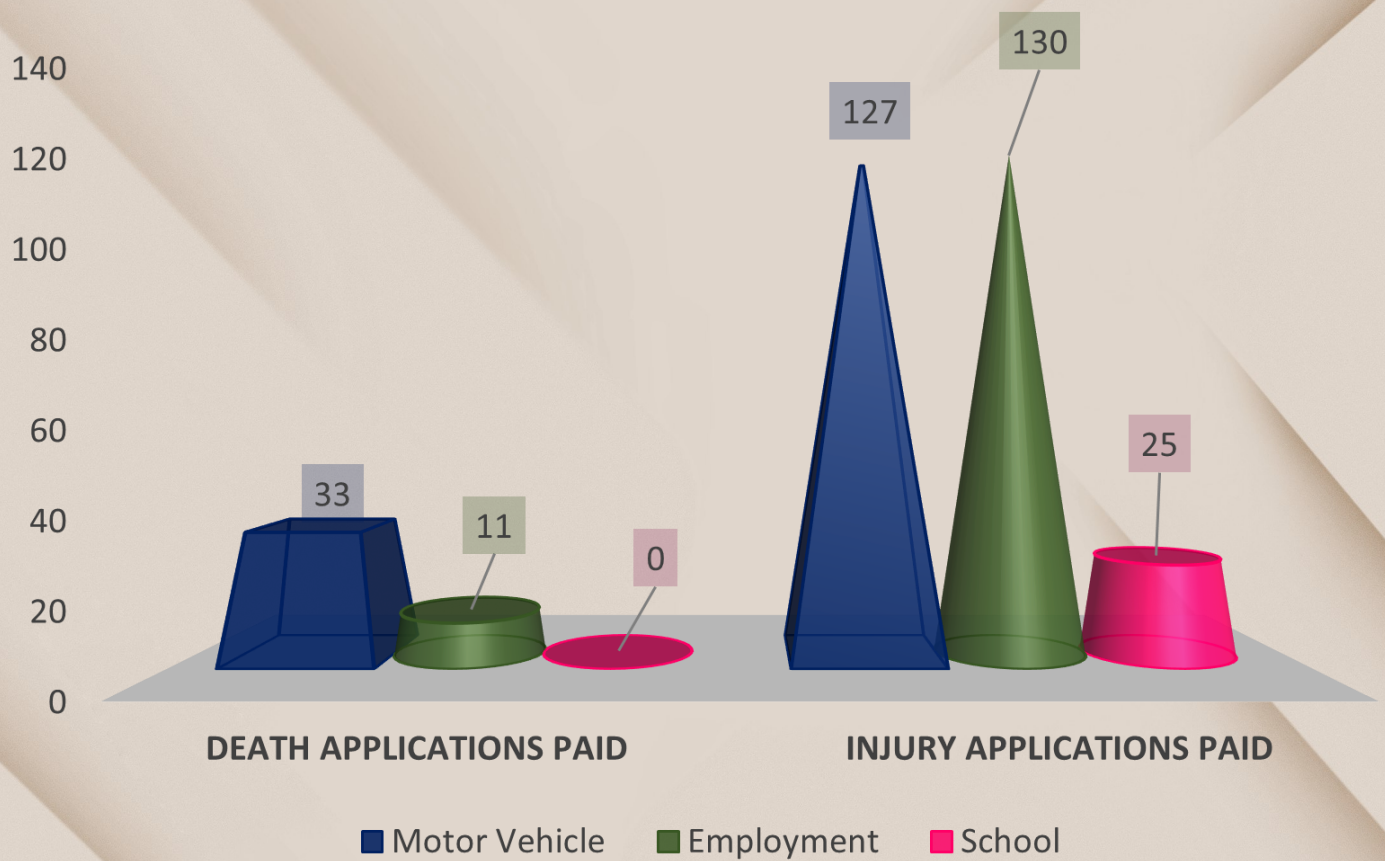


Figure 8 :Reflects Breakdown of Total Compensation Paid

Accident Type	Injury	Death	Total Compensation Paid
Motor Vehicle	1,906,500.00	2,475,000.00	4,381,500.00
Employment	1,159,500.00	825000.00	1,984,500.00
School	151,000.00	-	151,000.00
Total	3,217,000.00	3,300,000.00	6,517,000.00

Total Compensation Paid: 6,517,000.00

Figure 9: Reflects Number of Applications Paid for Motor Vehicle, Employment and School Accidents



Vinaka Vakalevu ACCF

Thank you ACCF for the wonderful service. This money will assist me in fulfilling the needs for my children and will help me provide for their studies in future. [Anonymous]

A big thank you for all your assistance in getting my remittance today in my bank account. These funds will definitely assist me to get my left hand back to normal, going to get my hand treated as I cannot lift my hand at the moment. Service delivery was awesome by your team. [Anonymous]

My mother could not be replaced, however, I feel blessed that the ACCF scheme was in place at the time of the accident. She had previously lost a brother to a motor vehicle accident prior to the Accident Compensation Act coming into force and the family did not receive compensation at the time so she considered the introduction of ACCF as a blessing. [Anonymous]

OUR BUSINESS

- ⇒ **HOW THE SCHEME IS FUNDED**
- ⇒ **OUR MARKETING PLAN**

HOW THE SCHEME IS FUNDED

To enable payment of compensation to qualifying applicants ACCF relies on two sources of funding, the Motor Vehicle Accident Levy (MVAL) paid by motor vehicle owners and 40% of the Fiji National University Levy (FNU Levy) paid by employers.

Motor Vehicle Accident Levy

The payment of MVAL is provided for in the Accident Compensation (Levies) Regulations 2017, specifically regulation 3 which requires the owner of a motor vehicle, upon the registration or renewal of registration of a motor vehicle, to pay to the Land Transport Authority (LTA) the annual MVAL as set out in the Schedule of the regulations.

The LTA must collect the annual Motor Vehicle Accident Levy upon the registration or renewal of registration of a motor vehicle with LTA and remit the MVAL to the Accident Compensation Fund established under section 30 of the Accident Compensation Act 2017.

The amount to be paid is governed by the Schedule to the Regulations which specifies a fixed levy depending on vehicle classification. The sum of \$5,354,370.34 million in Motor Vehicle Accident Levy for the 2020/2021 financial year has been paid into the Accident Compensation Fund.

Given the severe impacts of COVID-19 on Fiji's Economy, ACCF and Government were of the view that it would be a good gesture towards the citizens of Fiji to reduce the MVAL by 50% for the 2020/2021 financial year so as to ease the financial burden of motor vehicle owners. This was announced in the 2020 budget.

Fiji National University Levy

The payment of the Fiji National University Levy (FNU Levy) is provided for in the Fiji National Training Levy Order 1988. Regulation 4B (b) requires 40% of the levy collected to be paid into the Accident Compensation Fund.

Fiji National University collects the FNU Levy from employers every six months and remits the levy to the Accident Compensation Fund.

The sum of \$8,013,672.43 million in FNU Levy for the 2020/2021 financial year has been paid into the Accident Compensation Fund.

In the 2020/2021 financial year, the Commission noted a slight reduction of 4% in the levy collected compared to the previous financial year. This was mainly due to many organization's laying off staff as a result of the impact of COVID-19 on most businesses.

OUR MARKETING PLAN

ACCF continues to reach out to members of the public and create awareness about the rights and obligations under the Accident Compensation Act and Regulations.

Below is ACCF's marketing plan which will assist ACCF in this regards

Target Audience

- Motor vehicle owners and drivers
- Motor vehicle passengers
- All pedestrians
- Parents and workers
- Pupils/ teachers/school management

Marketing Goals

- Grow awareness of the scheme
- Grow brand awareness
- Develop stronger relationships with stakeholders
- Reach remote areas

Marketing Channels

- Social Media
- Website
- Newspaper
- Television
- Radio
- Trade shows / booths
- Outdoor advertising E.g. Billboards, LED
- Presentations

OUR PARTNERS

Legal Aid Commission

Ministry of Health & Medical Services

Fiji Police Force


Land Transport Authority

Veritas

**Ministry of Employment, Productivity &
Industrial Relations**

Ministry of Education, Heritage and Arts

The success of the Accident Compensation scheme is dependent on positive and constructive engagement with our partners.




Legal Aid Commission

The Legal Aid Commission (LAC) is the largest provider of legal services in Fiji to those who are unable to afford it. LAC is a key partner for ACCF. ACCF regularly engages with LAC to ensure applicants' legal needs are attended to efficiently to facilitate application for compensation.



Ministry of Health & Medical Services

To ensure applications are processed in a timely manner and any entitlement to compensation is not delayed, ACCF engages regularly with the Ministry of Health and Medical Services (MOHMS) Medical Practitioners regarding assessments of injuries and confirmation of deaths.



Fiji Police Force

The Fiji Police Force (FPF) plays a crucial role in verifying the facts relating to motor vehicle accidents, as well as determining whether any exclusions apply. ACCF continues to maintain a positive and constructive relationship with FPF.



Land Transport Authority

The Land Transport Authority (LTA) maintains its role as a Service Provider to ACCF to support the provision of ACCF's services in a timely, effective and efficient manner, and supporting ACCF's awareness initiatives.



Veritas


Veritas plays a critical role in the management of applications for compensation for injuries and deaths arising out of employment & school accidents. They do this by supporting the initial stages of the application process.

ACCF works closely with the Ministry of Employment, Productivity & Industrial Relations (MEPIR) and continues to refer matters to the Occupational Health & Safety team of MEPIR where ACCF is of the view that the case may be of interest from a Health & Safety perspective.

Ministry of
Employment,
Productivity and
Industrial
Relations



Ministry of
Education,
Heritage
and Arts



ACCF works closely with the Ministry of Education, Heritage & Arts (MEHA) to ensure schools, parents, legal guardians and pupils are aware of their rights and obligations under the Accident Compensation Scheme.

OUR AWARENESS CAMPAIGNS

SOCIAL MEDIA

MEDIA STATEMENTS

BILLBOARD ADVERTISING

MEDIA CAMPAIGNS

⇒ **Radio**

⇒ **Television**

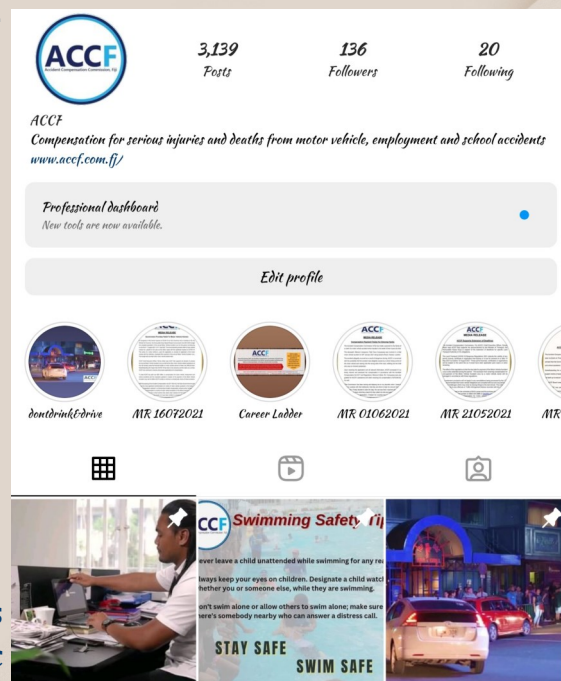
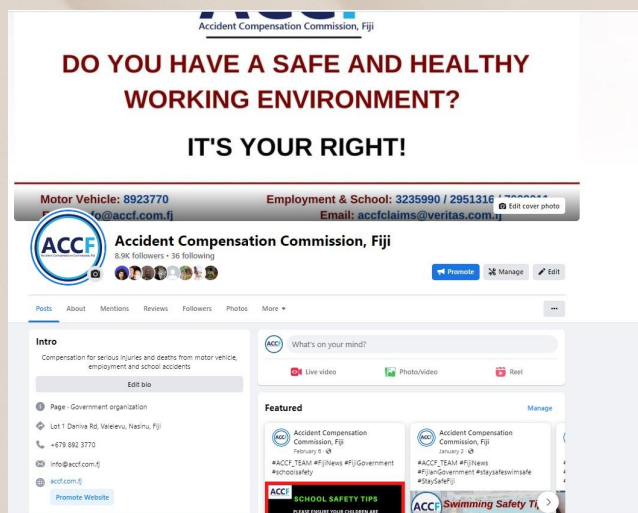
PRESENTATIONS

ROAD SAFETY CAMPAIGNS

ACCF has adopted various methods of creating awareness with members of the public.

Social Media

ACCF has a Facebook and Instagram page. The pages continue to increase its reach and information is posted on a daily basis to ensure the awareness of the Commission's work, as well as provides useful information to the public.



The team are very active on it. The page receives excellent feedback from members of the public and there is a high level of engagement.

The team also responds to a number of queries via Facebook messenger on a daily basis.

Media Statements

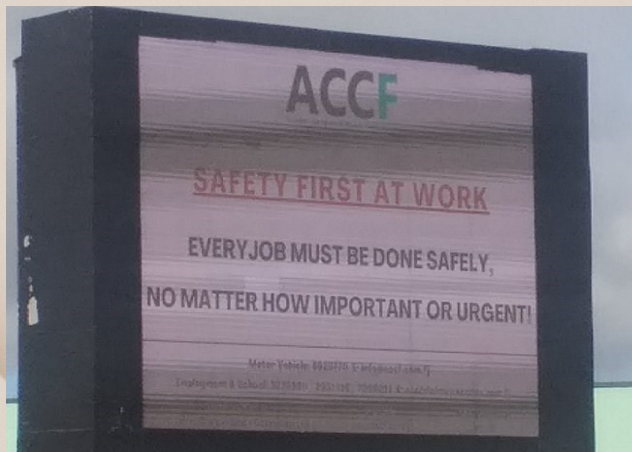
ACCF regularly issues a number of media statements and speeches of its activities through all media outlets.

This includes Print Advertising in the three main languages, English, Hindi and iTaukei regarding the rights and obligations under the Accident Compensation Act and Regulations.

Billboard & LED Advertising



ACCF has observed the benefits of using billboards for creating awareness. Therefore, various sites have been secured for standard and LED billboards throughout the country.



Media Campaigns

ACCF uses television and radio stations as a means for creating awareness for the services we provide. This has included featuring on the following programmes and stations;

- The Breakfast Show



CEO, Mr Akbar with Fiji Television Limited Breakfast Show Team Members to create awareness on the work of the Commission in general and discuss the Mokani Bus Accident. The CEO responded to the questions raised in respect of the scheme and highlighted its benefits and how to go about lodging an application with ACCF.

- Fijian Broadcasting Corporation (FBC)

ACCF CEO, Mr Akbar and Team with Fijian Broadcasting Corporation Team Members During the Interview regarding the update on the work of the Commission. This included information regarding injuries to students from bullying in schools. The following topics were discussed:

- How many reports has ACCF received regarding bullying where students have suffered injuries that required compensation?
- How many schools have come forward with compensation applications and how are these verified by ACCF?
- What is the total amount of school compensation paid out since 2019 and how much of this is for injuries sustained from bullying?
- Do you think schools are not coming forward to report cases of bullying?
- Is the ACCF working with the Education Ministry to ensure schools follow the protocols in place?
- What's ACCFs stand on bullying in schools?



- Radio Fiji One and Radio Fiji Two



ACCF Team with Radio Fiji One and Radio Fiji Two Team Members During the Talkback Show



Presentations

ACCF continues to create awareness on the Accident Compensation Scheme by delivering presentations on the following topics:

- Legislative Framework
- Motor Vehicle Accidents
- What's New Since 01 January 2019
- Employment Accidents
- Employers Duty to Report
- Two-Thirds Weekly Earnings
- Do Employers have to Pay a Levy to ACCF?
- School Accidents
- School's Duty to Report
- Exclusions
- How Much Compensation is Paid
- How to Apply for Compensation
- Key Provisions



ACCF Team with Staff and Attendees at Cautata District Primary School after the Presentation

ACCF Team with The Republic of Fiji Navy Team after the presentation on the Accident Compensation Scheme.



ACCF Team with Paradise Beverages Fiji Team Members



ACCF Team with Fiji National University team members during the Presentation



ACCF CEO, Mr Akbar with Director, International Labour Organization for Pacific Island Countries and Mr. Matin Karimli after The meeting covered all aspects of ACCF's work including motor vehicle, employment, and school accidents. The ILO is a relevant stakeholder for ACCF in light of ACCF's coverage of employment accidents. In this regard the CEO emphasised the importance of close collaboration between ACCF and ILO and expressed ACCF's willingness to work collectively on initiatives and campaigns that are of mutual interest.



ACCF CEO, Mr Akbar was the Chief Guest during the Rishikul Nadera Primary School Annual Awards ceremony. The CEO delivered a speech addressing the importance of education



and the key role parents and teachers play to ensure that children succeed in school.

ACCF CEO, Mr Akbar met with the CEO for Digicel Fiji Pte Ltd, Mr. Farid Mohammed to provide some background on the work of the Commission and meet with him, given that Digicel Fiji is a large employer and their workers are covered for employment accidents. The meeting covered all aspects of ACCF's work including motor vehicle, employment and school accidents. Digicel Fiji CEO also advised that his team would look at digital solutions for ACCF's needs.



Road Safety Campaigns

ACCF continues to create road safety awareness campaigns and participated in various safety campaigns held by other entities.



ACCF team participated in the Repo Expo organised by Communications Fiji Limited at the Vodafone Arena to create awareness about the scheme. More than 1200 people visited the ACCF booth and the engagement with the public gave rise to applications and queries

ACCF team participated in Remembrance Day and Safety Awareness Event organised by Fiji Motorcyclists Association at Vodafone Arena. The ACCF CEO spoke at the event and members of the Fiji Motor Cyclists Association as well as the public gathered to remember the fallen riders and to create awareness.





The ACCF team attended the Rock Market at Navua Town. This was a good opportunity for ACCF to create awareness in Navua about the scheme as this was not done before. There was a lot of positive engagement with Navua residents and more awareness campaigns are planned for the future.
