



DKK 13 million in extra compensation for incapacitated employees

Willis Towers Watson's Claims Team has, in 16 cases, helped customers to a higher compensation than the pension company or municipality was willing to pay in the first place.

By Martin Wex

DKK 13,772,391. That is the total added value that Willis Towers Watson has created in 2019 by appealing the decisions in 16 cases regarding the compensation from pension companies or social benefits from municipalities.

»The work of helping incapacitated employees get their fully justified compensation is one of the things that makes me most proud of being part of Willis Towers Watson, and I only have high praise to our dedicated Claims Team staff who makes a tireless effort to help people in difficult circumstances. The pension companies make the right decisions in the vast majority of cases, but when we believe that they are wrong, we step in and fight for the injured person to get exactly what he or she is entitled to,« says Claims Team Director Nefer Stensballe from Willis Towers Watson.

She emphasizes that the employees are also satisfied when Willis Towers Watson agrees with the decisions, because it gives comfort to know that the decision has been verified by an independent party that is completely on the side of the employee.

Year	2016		2017		2018		2019		I alt	
Added value (DKK)	Cases	Value	Cases	Value	Cases	Value	Cases	Value	Cases	Value
Loss of earning capacity	14	10,200,000	12	6,400,000	11	17,674,449	13	13,505,170	50	47,779,619
Critical illness	3	434,000	2	205,000	1	Provided right to coverage	0	0	6	639,000
Disability and death coverage	1	100,000	1	189,600	1	770,000	1	73,385	4	1,132,985
Social benefits	3	151,000	4	1,004,345	1	116,100	2	193,836	10	1,465,281
Total added value	21	10,885,000	19	7,798,945	14	18,560,549	16	13,772,391	70	51,016,885

More than 90 percent success rate

Willis Towers Watson reviewed a total of 907 cases in 2019 and chose to appeal against the rulings in 16 of the cases. Willis Towers Watson won all the appeals and thus the original decision was reversed,

providing employees with a higher compensation or social benefit. Most cases were about lack of or insufficient compensation for loss of earning capacity.

Since its creation in 2016, Willis Towers Watson's Claims Team has reviewed approximately 4,000 cases, appealed against the decision in 77 cases and won the appeal in 70 cases. This has created an added value for employees totalling DKK 51 million.

Health insurance assistance

The Claims Team also assists employees who have been denied coverage through their health insurance. In 2019, Willis Towers Watson received inquiries from 51 employees who were unhappy that they were unable to get their treatment paid through their insurance.

»The health insurance companies cover thousands of treatments every year and only a few cases end up on our table. But when that happens, we naturally review the cases thoroughly to ensure – as far as possible – that the employees receive the necessary and justified treatment in order to get healthy as soon as possible and be able to resume their work to the fullest extent,« says Nefer Stensballe .

In 2019, Willis Towers Watson reversed the decisions in favour of the employees in 25 of the 51 cases. Willis Towers Watson agreed to the decisions in 16 of the cases, while Willis Towers Watson appealed in the remaining 10 cases without the decisions being changed.

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