



DKK 15 million in extra compensation for ill and injured employees

10 employees have received their legitimate compensation after Willis Towers Watson has handled their cases and had the pension providers' original refusals reversed.

By Martin Wex

DKK 15,900,850. This is the total amount that 10 employees and their employers have received in extra compensation during 2020 in cases of varying degrees of incapacity for work. In all 10 cases, the pension provider had initially refused to pay compensation – or had awarded a smaller compensation than the employee was entitled to – and that made Willis Towers Watson handle the case on behalf of the employee.

»We always stand side by side with our clients when any of the pension providers make wrong decisions – and this is especially important in cases like these with people affected by illness or injury who find themselves in a very difficult situation. And it is especially gratifying when we can help vulnerable people get their legitimate compensation,« says Head of Claims Nefer Stensballe from Willis Towers Watson.

Extra compensation 2016-2020

Year	2016		2017		2018		2019		2020		2016-2020	
	Added value (DKK)	Cases	Value	Cases	Value	Cases	Value	Cases	Value	Cases	Value	Cases
Loss of earning capacity	14	10,200,000	12	6,400,000	11	17,674,449	13	13,505,170	8	15,300,850	58	63,080,469
Critical illness	3	434,000	2	205,000	1	Provided right to coverage	0	0	1	100,000	7	739,000
Disability and death coverage	1	100,000	1	189,600	1	770,000	1	73,385	1	500,000	5	1,632,985
Social benefits	3	151,000	4	1,004,345	1	116,100	2	193,836	0	0	10	1,465,281
Total added value	21	10,885,000	19	7,798,945	14	18,560,549	16	13,772,391	10	15,900,850	80	66,917,735

Willis Towers Watson created more than DKK 66 million in extra value for 80 clients who had initial had their claims refused from 2016 to 2020.

Loss of earning capacity can trigger large compensation

Eight of the ten cases are about loss of earning capacity that the employees are covered for through their company pension scheme. The insurance provides compensation if all the criteria for compensation are met – including that the capacity for work has been reduced to 50 percent or less for more than three months.

»Loss of earning capacity can trigger very large compensations if the reduced earning capacity is assessed to be a permanent condition, because the employee is thereby entitled to be paid compensation every month until he or she reaches retirement. Therefore, it is hardly surprising that it is typically in these cases that disagreement arises,« says social worker Anne-Kathrine Vestergaard from Willis Towers Watson.

Compensation for the employer

The insurance for loss of earning capacity is not only for the benefit of the employees, but also for their employers, who in most cases receive a share – if not all – of the compensation.

»As long as the employer pays the employee's salary, it is, in most cases, the employer who receives the compensation. It is only when the employee leaves – and salary payments stop – that the employee receives the compensation. If the employee is able to resume work while he or she is still employed, the employer receives all of the compensation, and therefore it is also of great importance to the employers that the cases are handled correctly by the pension providers,« says Anne-Kathrine Vestergaard.

Financial security as a pensioner

When an employee is awarded compensation for loss of earning capacity, he or she also receives so-called premium exemption, which means that the pension provider takes over the contributions to the employee's pension savings. Thus, the employee retains both his or her insurance coverage and pension savings without having to pay before he or she is again able to work.

»The premium exemption is of enormous importance to the incapacitated employee because it helps to ensure that he or she has reasonable savings at the time of retirement when compensation payments cease. This is, of course, particularly important for those who, at a relatively early age, are awarded permanent compensation and therefore have not had time to save up much during their active careers. Without the premium exemption, they would not have much to live on as pensioners,« says Anne-Kathrine Vestergaard.

Early intervention is essential

Willis Towers Watson also provides assistance when there are employees who are denied treatment through their health insurance. In 2020, a total of 47 employees contacted Willis Towers Watson because they had been rejected. Willis Towers Watson chose to appeal the decision in 28 of the cases and had the decisions reversed in 17 – allowing the employees to receive treatment.

»Early intervention is essential to a speedy recovery, and therefore it is important that everyone has access to the treatment they are entitled to through their health insurance. Fortunately, very few cases are handled wrong, but when it happens, we are of course ready to assess the case and to enter into a dialogue with the health insurance company if we believe that the employee is entitled to treatment through his or her insurance,« says Head of Claims Nefer Stensballe.

Over the past five years, Willis Towers Watson has had 80 decisions reversed and raised more than DKK 66 million in extra compensation. In addition, 76 employees have received treatment through their health insurance over the past three years, after they had initially had their request for treatment denied. ■