



# More people need help – fewer have reason to complain

**WTW is receiving more enquiries from employees who are ill or have been injured, but the number of complaints about how pension companies are handling cases has fallen.**

*By Martin Wex*

In 2024, WTW received more than 1,600 enquiries from employees who had been affected by illness or accident, compared with approximately 1,000 enquiries per year in the previous seven years – an increase of 60 percent. The increase is partly due to WTW gaining 15,000 new clients among employees in companies, but also to the fact that the pension companies' claims frequency – the number of claims per client – has risen significantly in recent years.

»There has been an almost explosive increase in the claims frequency among pension companies, and mental injuries account for the largest share – with a particularly sharp rise in the number of stress-related injuries. Therefore, we are, of course, receiving far more enquiries from employees who need help navigating their options for treatment through their health insurance or compensation through their pension plan's insurance package,« says Nefer Stensballe, head of WTW Corporate Care.

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**Nefer Stensballe**

Head of WTW Corporate Care

## Fewer complaints

If an employee's claim for compensation through his or her pension plan is rejected, WTW Corporate Care can review the case and provide a second opinion. If WTW assesses that the decision is incorrect, WTW will file a complaint and ask the pension company to reconsider the case.

Between 2019 and 2023, WTW had a total of 57 decisions overturned, but in 2024 this only happened in two cases. However, Nefer Stensballe does not see this as an unfortunate development, but rather as a positive sign.

»Pension companies have generally become much better at making correct decisions, and this is partly due to the critical dialogue we have had with them

over the years. We also find that they have become better at explaining to clients why a claim has been rejected, and there are therefore fortunately far fewer cases where there is a need to complain about a decision,« says Nefer Stensballe, pointing out that WTW's advice and guidance also help to ensure that claims are reported correctly and in a timely manner, so that the pension company can process them more quickly and efficiently.

WTW Corporate Care also helps employees who are denied treatment through their health insurance. In 2024, WTW received inquiries from 61 employees and chose to appeal the decision in 42 of the cases. In 15 of the cases, the decision was changed in favour of the employee.

## The best solution

The opportunity to get a second opinion and WTW's help in appealing a suspected incorrect decision is just one of the many ways in which WTW Corporate Care creates value for employees.

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Head of WTW Corporate Care

»Our primary goal is to find the best solution for each and every employee. We do this by holding the injured employee's hand and guiding him or her safely through the entire process, from reporting an illness or injury to being declared fit for work, retained at the workplace in, for example, a flexible job, or receiving compensation for loss of earning capacity,« says Nefer Stensballe.

## Many options for assistance

The employees at WTW Corporate Care are specially trained advisors in loss of earning capacity, critical illness, health insurance and social benefits, and they are ready to help if an employee is affected by illness or accident and is at risk of being on sick leave for a longer period of time.

WTW Corporate Care can provide advice and guidance if the employee:

- Needs help navigating his or her rights and options for treatment through the health insurance or, if applicable, compensation through the pension plan's insurance package
- Is experiencing signs of stress or pain and needs help to avoid sick leave
- Needs a second opinion on an ongoing case or decision from a pension or health insurance company
- Needs help in relation to dialogue with the local authority, job centre or employer
- Needs support to be able to return to work – alternatively on reduced hours, in a new position, on a work trial, in a flexible job or other

Since 2019, WTW Corporate Care has secured its clients more than DKK 40 million in additional compensation.