



# Hastings Deering

## ISSUE DATE

4 June, 2021

## PRESENTED BY

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Business Development Manager  
QLD

## ISSUED BY

WageGuard by  
UCover Pty Ltd

# Overview of Claims



1. How many Hastings Deering employees are currently on WageGuard?
  - > 55 active claims as at last reported 1st May 2021.
2. How many Hastings Deering employees are currently on W/Comp top up claims?
  - > 1 claim as at last reported 1st May 2021.
3. Timeline of how long employees are off on WageGuard for?
  - > 256 finalised claims from 01/01/2018 to date and the average days paid is 128 days.



# Overview of Claims cont.



4. Return to work options and process?
  - > Identifying a capacity to return to employment;
  - > Obtaining medical support, employees and Insurers support to do so;
  - > Liaise with Hastings Deering to identify RTW options;
  - > Engaging a service provided if required;
  - > Ongoing monitoring and feedback between all parties involved;
  - > Increasing work to pre injury duties;
  - > The maximum amount payable Under this policy in respect of Return to Work assistance may be up to \$20,000.



# Overview of Claims cont.

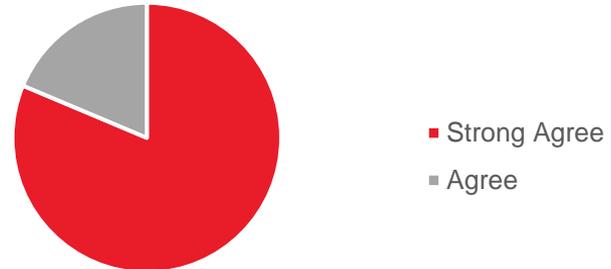
WageGuard Claims Survey Results: 01 Jan 2018 – 16 Apr 2021



- Survey feedback from employees on WageGuard;
  - > We collect these results monthly and use them to keep track of employees satisfaction levels.
  - > Each question rated from 1 – Strongly disagree to 5 – Strongly agree.
  - > Benchmark is 70% as the industry standard.

Q1. My consultant was polite and friendly when talking with me.

Answer Options	Percentage of Responses	Response Count
5 – Strongly Agree	3.22%	26
4 – Agree	0.74%	6



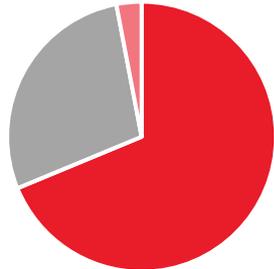
# Overview of Claims cont.

WageGuard Claims Survey Results: 01 Jan 2018 – 16 Apr 2021



Q2. My consultant or another team member was available to assist me when I called.

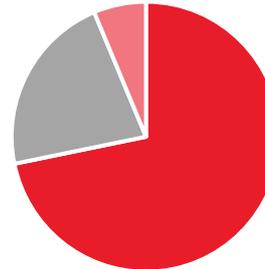
Answer Options	Percentage of Responses	Response Count
5 – Strongly Agree	2.73%	22
4 – Agree	1.12%	9
3 - Undecided	0.12%	1



- Strong Agree
- Agree
- Undecided

Q3. I am happy with the overall level of service that I received.

Answer Options	Percentage of Responses	Response Count
5 – Strongly Agree	2.85%	23
4 – Agree	0.87%	7
3 - Undecided	0.25%	2



- Strong Agree
- Agree
- Undecided



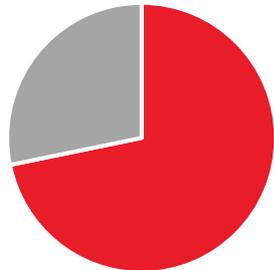
# Overview of Claims cont.

WageGuard Claims Survey Results: 01 Jan 2018 – 16 Apr 2021



Q4. My consultant made me feel like they cared about me and my claim.

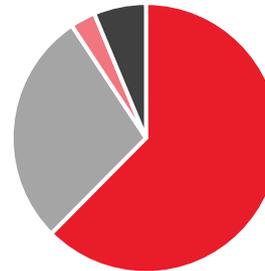
Answer Options	Percentage of Responses	Response Count
5 – Strongly Agree	2.85%	23
4 – Agree	1.12%	9



- Strong Agree
- Agree

Q5. I was kept up to date with the progress of my claim.

Answer Options	Percentage of Responses	Response Count
5 – Strongly Agree	2.48%	20
4 – Agree	1.12%	9
3 - Undecided	0.12%	1
2 - Disagree	0.25%	2



- Strong Agree
- Agree
- Undecided
- Disagree



# Overview of Claims cont.

## Survey Results Summary

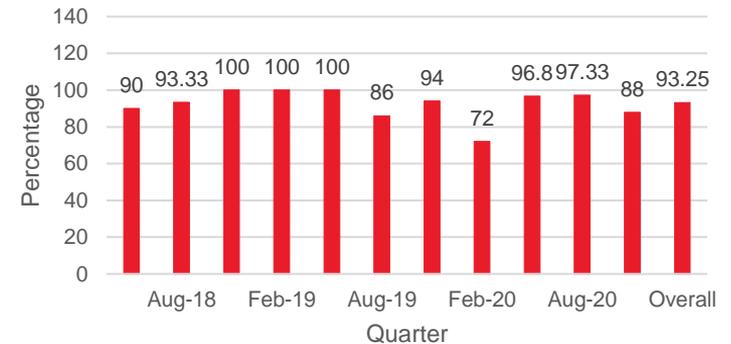


Question	Weighted Satisfaction %
Q1. My consultant was polite and friendly when talking with me.	96.25%
Q2. My consultant or another team member was available to assist me when I called.	93.13%
Q3. I am happy with the overall level of service that I received.	93.13%
Q4. My consultant made me feel like they cared about me and my claim.	94.38%
Q5. I was kept up to date with the progress of my claim.	89.38%
<b>Total Weighted Satisfaction Percentage</b>	<b>93.25%</b>
<b>Total Responses</b>	<b>32</b>



KPI -70%  
Achieved

Quarterly weighted satisfaction percentage



# Comments



Reply Date	Comments
18 Jan 2018	Great service in hard times. Made life a little easier.
10 Jun 2018	I had to chase up on missed payments and check up and correct on the odd occasion.
03 Aug 2018	I would be in dire straits with out the help.
03 Aug 2018	This has been a very good service and product that is a must have in times of need like mine. Thank you.
02 Aug 2018	Jennifer Growcott handled my claim efficiently and kept me informed of the process. When I had any questions she always made me feel listened to and was very helpful. I felt very comfortable talking to her.
03 Sep 2018	Jennifer was awesome in dealing with my claim. She took the time to speak with me and answered all queries I had.
15 Mar 2019	Definitely felt that the staff member looking after me cared about my situation. Was a great help to get me through it and back to work.
08 May 2019	Fast approval and great support.
17 Oct 2019	Excellent and professional service.

## Comments cont.

Reply Date	Comments
16 Oct 2019	The only point of issue is there was no written confirmation of the approval of the claim, only verbal over the phone. Also, throughout the period of claim, all communications have been verbally taken place over the phone with nothing emailed. My personal preference would be for all correspondence to be via email, with any phone calls be followed by email. :)
06 Dec 2019	Expect us to fill and send the form to get paid even when you're in so much pain.
21 Mar 2020	My claim was managed with no problems.
17 Mar 2020	No comments.
14 Jul 2020	Your service ran smoothly and helped me through my ordeal, thank you.
13 Jul 2020	I like the way I was treated and spoken too. And that she used my name not a claim number. Just the little things make a difference.
11 Aug 2020	Highly professional and efficient, a pleasure to deal with. Could not fault the process or customer service in any way!
20 Oct 2020	Nil
20 Oct 2020	Yes the service provided by Jenny was very good no complaints here she is a asset to the department. But the way in which my pay was calculated was very underrated. the method of calculation is a total misinterpretation of my earnings. I know you stated it was capped at \$4000. per fortnight but all the people in my dept. were under the impression this was take home not pretax. grossly inadequate remuneration for a person in this field of work who has this insurance to compensate for loss of earnings due to a injury, I would have got cover elsewhere if I had Know this income protection was so inadequate, I have made no bones about this and informed as many people of this who work in my area so they all know how pathetic the money is. We have also informed the union we wish to go elsewhere if this is not improved.

Thank you  
for your time.

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**WageGuard**   
by UCover