



## Online Risk Administration

Managing protection insurance policies can be challenging and high risk for you the employer. But they don't need to be. Your joiners, leavers, claims and accounts can all be swiftly and intelligently handled with the right support system.



*Reduces  
the risk  
of disputed  
claims*

Historically, protection insurances have been based on employers supplying employee data just once a year. But it often takes a disputed or rejected claim to realise that employee data is 'out of date' and therefore your risk isn't fully covered. Consequently protection insurances are often associated with substantial premium increases at renewal.

Gladis is Punter Southall Health & Protection's unique online self-service platform. It reduces the risk of disputed claims and allows for accurate budgeting by actively managing your employee data.

Gladis will benefit both your business and your employees by:

**Identifying data eligibility problems before they happen** by using the Gladis 'Membership Checker' to ensure cover can be put in place

**Reducing the risk of claims disputes** with up-to-date, accurate data that lowers the likelihood of rejected or disputed claims

**Providing accurate budgeting and cost centre accounts** to help you manage your protection insurance spend by department, at the touch of a button

**Reducing insurance premium costs** as better employee data means that insurers are clearer about your risks and can price accordingly

**Identifying long-term sick employees each month** to proactively help the employer manage absence

**Creating business confidence** with less claims issues and budget surprises, plus the certainty that you are paying the right price to cover your employee risks

Your HR team will find Gladis very accessible.  
 Your policy details are uploaded and then they administer them directly through Gladis's reliable portal. Alternatively we can do it for you.

As Punter Southall Health & Protection's subsequent business efficiencies are so significant, Gladis comes free of charge to our clients.

	Self-Serve	Managed Data
<b>Overview</b>	<ul style="list-style-type: none"> <li>• Gladis is built to reflect the unique benefits and rules of your policy</li> <li>• We provide full training and support on how to use the system</li> <li>• You update the membership changes each month by logging onto Gladis</li> </ul>	<ul style="list-style-type: none"> <li>• Gladis is built to reflect the unique benefits and rules of your policy</li> <li>• We train you on the membership data required each month which you forward to us</li> <li>• We then process the monthly membership updates through Gladis, on your behalf</li> </ul>
<b>Suited to</b>	Small to medium employers, or those who choose to update membership changes themselves each month	Larger employers, often with multiple payrolls, who prefer to outsource their monthly employee data management
<b>Includes</b>	<ul style="list-style-type: none"> <li>• Membership Checker</li> <li>• Online Accounts</li> <li>• Management Information</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly Membership listing</li> <li>• Confirmation of data issues</li> <li>• Online accounts</li> <li>• Management information</li> </ul>

**Punter Southall Health & Protection.**



Gladis is coordinated through our Protection Team.  
 For more information please visit [www.pshp.co.uk](http://www.pshp.co.uk)  
 or call **0203 327 5700**

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