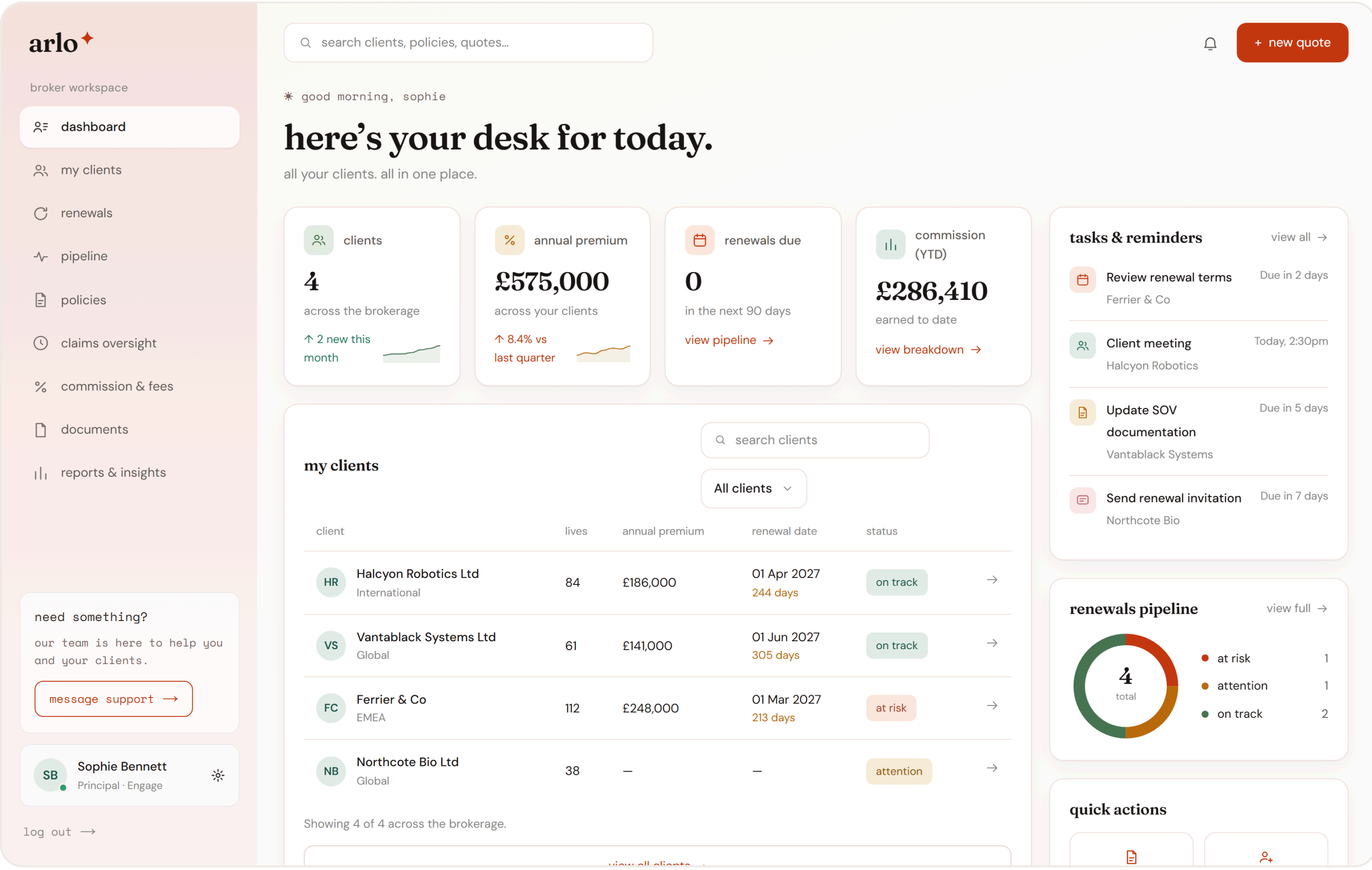
FOR BROKERS

Deronda doesn't want *your clients.*

We want the part of the job that isn't advice: the record, the chasing, the member experience, and the evidence that you did what you said you would. You keep the relationship, the advice and the commission.



The broker workspace: your book, your renewals, your commission — one screen.

Your book, current

Clients, lives, premium and renewal dates with days remaining — sorted by what needs you rather than by name.

The request desk

Client questions arrive somewhere, get answered by you, and are timestamped into the policy year rather than lost in an inbox.

The evidence

Duties and response times build a record you can put in front of a client at renewal, or a regulator.

THE INTERNAL BOUNDARY

Consultants see their clients. Principals see the book.

Access is by explicit assignment and the default is deny: a consultant sees only the clients assigned to them, and only a principal can grant or revoke that access. Assignments are revoked rather than deleted, so who could see what, and when, stays part of the record.

CONSULTANT	PRINCIPAL
✦ Assigned clients only	✦ The whole brokerage book
✦ Their policies, requests and claims experience	✦ Grants and revokes assignments
✦ Cannot grant themselves anything	✦ Every change audited

On disclosure — head on

The client is shown the whole of it: your 7.5% and our 2.5%, as one 10% line they can read. It cannot be edited afterwards — a correction is a new dated entry with both kept visible.

We think that is commercially useful rather than costly: disclosed terms are the ones that survive a procurement review, a fund's diligence, and a change of HR director. The conversation happens once, at the start, on your terms.

WHAT DERONDA DOES NOT DO

— Advise clients or place cover

— Hold the client relationship

— Vary our 2.5% share, or take anything undisclosed

— Contact your clients without you

Commercial terms are set per brokerage. Ask for the commercial model sheet.

AT THE RENEWAL

You arrive with the year documented rather than remembered.