FOR FUNDS

Your portfolio, *protected.*

Employee benefits are among the largest controllable costs in a portfolio company, and the least visible at fund level. Deronda gives you the shape of it across every company — without asking your companies to hand over data they would rather keep.

lives covered

205

across 4 companies

↑ 6.3% vs last quarter

annual premium

£282,000

across 2 of 4 sharing

↑ 4.2% vs last quarter

claim ratio

65%

portfolio average, where shared

↓ 3.5pp vs last quarter

needs attention

1

in the next 90 days

view pipeline →

The portfolio view. Lives and companies always; premium and claim ratio where the company has agreed to share.

WHERE THE MONEY GOES

premium by region

Europe	£2.14m
North America	£1.28m
Asia Pacific	£640,000
Rest of World	£200,000

view geo breakdown →

Regional spread drives renewal outcomes more than headcount does.

WHAT IT TELLS YOU

Cost trajectory, early

Renewal pressure shows up in claim ratio months before it shows up in a premium.

Where the risk sits

Cover follows people across borders; the regional mix is what the insurer is actually pricing.

Renewals, before they bite

A calendar across the portfolio, so no company renews in a hurry.

THE CONSENT MODEL

Their data, shared on *their* decision.

A portfolio company's premium and claims experience belongs to that company. You are the channel, not the customer — so the switch is theirs, and it is reversible.

ALWAYS VISIBLE TO YOU

- Which of your companies are on Deronda
- How many people each covers
- Renewal month and programme status

Things you already know from a board pack.

ONLY ONCE THEY TURN SHARING ON

- Annual premium
- Claims experience and claim ratio
- Cost trend against the market

Withdrawn the moment they switch it off.

portfolio companies 2 of 4 sharing detail

company	lives	annual premium	claim ratio	renewal	status
HR Halcyon Robotics Ltd	84	£186,000	72%	01 Apr 2027	on track
VS Vantablack Systems Ltd	61	not shared	—	01 Jun 2027	on track
NB Northcote Bio Ltd	38	£96,000	58%	01 Sept 2027	attention

A company that has not shared reads "not shared" rather than a blank — so you know who to ask.

Why this gets you more, not less

Companies share readily when the switch is theirs and the boundary is visible. A fund that cannot see everything can still see the shape — and what is shared is shared willingly, which is the only kind that lasts. Enforced in the database: for a company that has not opted in, the financial rows never reach your session at all.

HOW COMPANIES JOIN

Introduced by you, onboarded in days. No procurement lift at fund level.