

**Brokers and agencies hit the same wall — from different sides.**

Capacity. Liability. Renewal pressure. The bottleneck shows up differently for the broker at the desk and the principal reading the P&L — but it’s the same wall. SentiPol’s job is to remove it. Here’s the lay of the land.

<b>THE BROKER — AT THE DESK, HOUR BY HOUR</b> Individual capacity, daily friction	<b>THE AGENCY — AT THE FIRM, QUARTER BY QUARTER</b> Operational scale, board-level risk
<p><b>120–200 hours a year reading policies</b></p> <p>30–40 BORs x 4–5 hours each. Time you should be selling, not reading.</p>	<p><b>E&amp;O exposure compounds across the firm</b></p> <p>One missed exclusion can dwarf a year of revenue.</p>
<p><b>“Did I miss something?”</b></p> <p>E&amp;O lives in the gap between what got read and what’s actually in the form.</p>	<p><b>No operational leverage</b></p> <p>Want 15% more capacity? Hire 15% more brokers. There’s no other lever to pull.</p>
<p><b>Outgunned at the renewal</b></p> <p>The incumbent has history. You have a weekend.</p>	<p><b>Inconsistent review quality across the team</b></p> <p>Every broker reads policies their own way. Some misses are systemic.</p>
<p><b>Capacity is the ceiling</b></p> <p>Adding accounts means adding nights and weekends.</p>	<p><b>Retention rides on relationships, not analysis</b></p> <p>Your policy reviews look like every other agency’s. When the relationship cools, the BOR moves.</p>
<p><b>Your AEs can’t catch contradictions</b></p> <p>Your name on the proposal. Your Account Executives’ hours on the document.</p>	<p><b>Losing BORs to better-prepared competitors</b></p> <p>You don’t always find out why — only that the business is lost.</p>
<p><b>Benchmarks live in your head</b></p> <p>No time to compare 80+ verticals on every account.</p>	<p><b>Compliance documentation is a fire drill</b></p> <p>Every audit, every renewal, the work starts over.</p>

**Capacity is the broker’s ceiling.**  
**SentiPol removes the ceiling.**