

# General Agents – Internal Team View

Retail is master. GA is service partner. One upstream flow: cloned quotes via `shareToBroker()`.

- Setup:** In the retail broker's admin settings, add the GA brokerage to `gaBrokerList`. The GA brokerage must have `ga = 1` set. One retail broker can be linked to multiple GAs.

## Retail Broker Brokerage

`gaBrokerList = [GA.id]`

### Employer (Group)

master record

### RFP

single record, owned by retail  
`sharedBrokerageIds: [GA.id]`  
 each benefit-type entry carries a mode flag

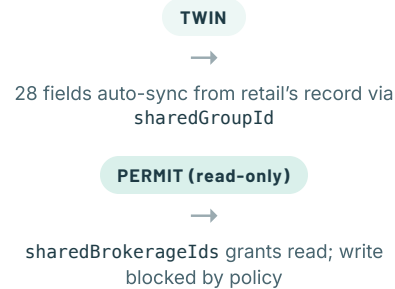
## GA Brokerage Account

`Brokerage.ga = 1`

### Employer (Group, twin)

`sharedGroupId` → retail's Group  
`sharedBrokerageId` → retail brokerage

*no separate record — read via permission*



## PER-BENEFIT-TYPE STRATEGY INSIDE THE RFP (CONTROLS RETAIL'S DISTRIBUTION PATH)

### Current Benefits

no shopping by retail

### Marketing

retail distributes RFP to carriers

### General Agent

retail doesn't distribute; routed to GA

Builder UI enforces XOR on the retail's selection — Marketing and General Agent cannot both be checked for one benefit type. But this flag does NOT gate the GA's push. `shareToBroker()` at `RfpController.php:3828` auto-flips `planType{X}Ga = 1` on push regardless of what retail picked, so the GA can push plans for any benefit type into retail's RFP/presentation — including when mode = Marketing. (Note: line 3832 also zeros retail's Marketing flag on push, by design.) "RFP" and "presentation" are used interchangeably.

### Presentation (Proposal)

composite key [`rfpld`, `id`]  
 owned by retail

### PERMIT (read + write)

↔  
 policy allows GA to edit & print the shared Proposal

*no separate record — editable via permission*

### Quote (cloned in)

`gaQuoteld`, `gaRfpId`,  
`gaBrokerageId`, `gaGroupId`  
 attached to retail's presentation

### COPY ←

←  
`shareToBroker()` clones quotes from GA's RFP into retail's account; sync IDs cleared

### GA's own RFP & Quotes

separate RFP in GA's account  
 not visible to retail directly

## Reference

### SHARING PATTERNS

- TWIN** A second record is created on the GA's side, linked back to the retail master by `sharedGroupId`. ~28 fields auto-sync retail→GA on change.
- PERMIT** One record only, owned by retail. `sharedBrokerageIds` grants read access to the GA. Write access depends on the object's policy.
- CO-EDIT** Same permission grant as PERMIT, but the policy explicitly allows the GA to edit and print — used for Proposals.
- COPY (upstream)** The only flow back to retail. `shareToBroker()` clones the GA's quotes into retail's account with `ga*` back-pointer fields; sync IDs cleared. Quotes can land in retail's presentation even if its RFP doesn't include that benefit type.

**What the GA cannot do:** edit the retail broker's RFP, edit the retail broker's current plans, or otherwise mutate the retail master records (other than via the quote-push). The permission split is enforced at the policy layer, not at the data layer.

**Don't confuse:** `syncQuoteBenefitHistoryId` is a *separate*, intra-account mechanism — it links a new Quote to a source BenefitHistory *within the same broker's account* when re-shopping a renewal. It is NOT the GA→retail mechanism. The GA-side clone path explicitly clears these sync IDs.