

Instant, bindable E&S quotes without appointment

Access multiple A-rated markets in just a few minutes using our robust technology platform.

In-Appetite Risks:

- Contractor -
- Lessor's Risk Only -
- Vacants -
- Cyber -



Instant Quotes

Submit to quote in as little as four minutes and receive an instant response, 24/7, with no upfront appointment.



Self-Service Platform

Submit once to access multiple A-rated markets. Manage your accounts on our user-friendly platform.



ACORD Generator

Download a pre-filled ACORD form when you submit an account. Take it with you anywhere!

Why Pathpoint?

- ✔ **Write small commercial E&S with less effort.** Pathpoint's powerful technology enables you to go from quote to issuance with straight-through processing.
- ✔ **Quote without an upfront appointment.** Start your submission right away and once you're ready to bind, complete our streamlined appointment process.
- ✔ **Pre-filled ACORD forms.** Complete a submission and we'll auto-generate a filled ACORD form for you.
- ✔ **Free and easy to use.** There is also live chat support, and no volume commitments.

Try us out for yourself at www.pathpoint.com

Quote Now

PathPay vs Conventional Agency Bill

PathPay Insured



Agent completes a quote's subjectivities and provides the Insured's contact information for invoicing.



Invoice and payment link are sent to the Insured and Agent.



Insured pays full balance or via a payment plan. Agent is notified through the Ascend dashboard.



Pathpoint binds coverage.

PathPay Agency



Agent completes a quote's subjectivities.



Pathpoint binds coverage.



Invoice and payment link are sent to the Agent.



Agent pays full balance (Gross premium Net Agent commission) and notified of payment status in the Ascend dashboard.

Agency Bill with Other Wholesalers



Agent completes a quote's subjectivities.



Other wholesale broker binds coverage.



Invoice is sent to the Agent.

Agent sets up a finance agreement with Premium Finance Company.

Financed

Agent calls to check on payment status, but every other agent is calling at the same time. So, Agent has to leave a message and wait for a call back.

Repeat until Agent connects

If payment is not received, Agent must contact Insured to collect. has to leave a message and wait for a call back.

If payment is still not received, Agent must invoice Insured again for the cancellation.

If Insured does not pay invoice, Agency has the financial responsibility for uncollected premiums.

Agent invoices the Insured and collects payment.

Agent pays full balance.

Pay in Full

If payment is received, other wholesalers may send one commission payout monthly.

Agency owner or accounting staff must reconcile bound premium and commission and credit to producers.

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About Pathpoint

Pathpoint enables retail agents to quote, bind and issue small commercial E&S risk faster and more easily than ever before. Receive multiple bindable quotes for contractors, vacants, lessor's risk only, and cyber liabilities in as little as 4 minutes. Get immediate access (without an upfront appointment) online, 24/7 and know you have humans to help when you need them.

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Log into [your Pathpoint account](#) to start your submission

March 2023 - Recent Wins

Pathpoint reduces quoting from days or weeks to just minutes. Jumpstart your submission with your ACORD forms or enter the data yourself and receive pre-filled ACORDs with your quote. You'll also receive a fully pre-filled supplemental application, so there are no additional questions after you get your quote. Save time by e-signing binding paperwork within our platform and take the stress out of E&S.

Type of Business	State	Description	GL Limits and Premium	Auto-Quoted?
Contractor - Carpentry, Interior Painting, Exterior Painting	NC	\$50,000 revenue, 0 employees Includes Blanket AI	\$1M/\$2M ▾ Premium \$500	✓
Cyber - Lawyers Office	MA	\$2.9M revenues, 10,000 records Includes monthly network security check	\$1M ▾ Premium \$1,800	✓
Contractor - Excess Liability - Handyperson Annual Term	CA	\$170k revenue, 0 employees	\$2M ▾ Premium \$2,000	✓
Lessor's Risk - Package - Apartments	PA	\$1M ACV/Basic \$150K bus. int. 1940s construction, 8 units	\$1M/\$2M ▾ Premium \$4,300	✓
Contractor - Grading of Land	VA	\$500K revenue, 5 employees, \$100K sub costs Includes Blanket AI, PNC wording and WOS	\$1M/\$2M ▾ Premium \$5,000	✓
Cyber - Online Cosmetics Sales	MI	\$3M revenues, 25 employees Admitted policy	\$1M ▾ Premium \$6,300	✓
Vacant Building Annual Term	TX	\$2M RCV/Special, 11,500 sq ft Long Term Vacancy	\$1M/\$2M ▾ Premium \$10,500	✓