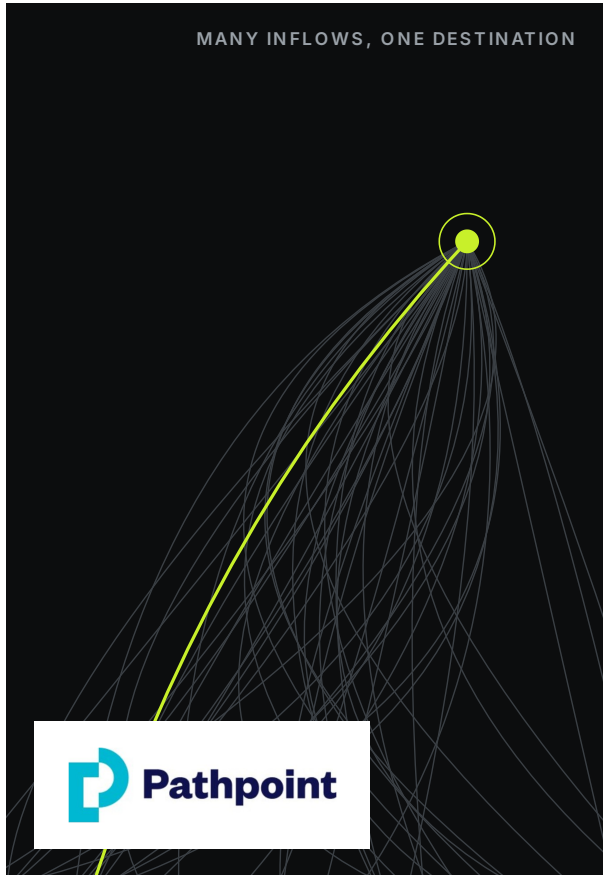




PATHPOINT · MGA

From under 0.5% to up to 3% APY on float.†

Pathpoint's premium trust balances went from earning less than 0.5% at a traditional bank to up to 3% APY through Advance.† Getting there took one five-minute change, with no new AMS, carrier setup or workflow.

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We're chasing profitability, right? So every dollar counts.

JIMMY GIUDICI · OPERATIONS, PATHPOINT

COMPANY	Pathpoint, Managing General Agent
CARRIERS	Multiple, each with its own account
PREMIUM FLOAT	Millions in premium trust accounts at any time

THE CHALLENGE

Pathpoint's premium trust balances sat at a traditional bank earning **less than 0.5%, if anything**. For a company chasing profitability, that was money left on the table, and the team spent **roughly a week each month** on reconciliation.

THE SOLUTION

After testing with one carrier's funds, Pathpoint moved its premium trust balances into **Advance's bank-sponsored program** by rerouting incoming funds, a five-minute change it made itself. Separate carrier accounts now handle carrier payables from the platform, and Advance is building a reconciliation tool for Pathpoint's month-end.

BY THE NUMBERS

Up to 3% APY on premium float† Up from under 0.5% at a traditional bank	5 min To reroute funds Done on Pathpoint's side, no outside help	40+ hrs Monthly time savings expected Once reconciliation automation launches	1 week Prototype turnaround From reconciliation ask to live demo
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BACKGROUND

Pathpoint is a multi-carrier MGA with millions of dollars in premium trust accounts at any given time. Before Advance, those balances earned less than 0.5%, if anything, says Jimmy Giudici, who manages operations at Pathpoint.

THE SEARCH FOR BETTER INFRASTRUCTURE

Funds flowed predictably from carriers or agents, through a traditional bank and out to payables, but generated almost nothing while sitting in trust. Reconciliation consumed at least 40 hours of labor a month that could have gone to client service and new business.

“The only difference was that we routed the funds that came in through our payment platform to the Advance accounts, which took all of five minutes. It was very easy.”

JIMMY GIUDICI · OPERATIONS, PATHPOINT

WHY ADVANCE

Pathpoint's main concern was moving millions of dollars to a platform that was relatively new to the market. “We wanted to be cautious,” Jimmy recalls. Relationship building with the Advance team built that confidence, and so did simplicity: Advance didn't require any changes to Pathpoint's AMS, carrier relationships or core workflows. “It could be done on our side. We didn't have to rely on anyone else for it.”

IMPLEMENTATION AND TIME TO VALUE

Pathpoint started small, moving one carrier's funds to test the platform. “We were seeing yields immediately. I think the real value came when we had the ability to make carrier

payables out of the accounts and set up separate accounts for our carriers.” Yield grew as more funds moved over.† “If it can chip away at our operating expenses or other expenses, then we're all for it.”

BEYOND YIELD

When Jimmy asked whether Advance could make reconciliation easier, “within a week, they had a prototype spun up that they demoed to us.” The tool is in development; once live, Pathpoint expects to save 40+ hours a month. And for a self-described “dinosaur” with accounting software: “It's very intuitive... Everything is logically where you would expect it to be.”

WHAT CHANGED

Financial

Up to 3% APY on float, up from under 0.5%†

Lower ACH and wire fees vs. prior payments platform

Yield from the first deposits

Operational

Segregated carrier accounts with payables made from the platform

40+ hours a month expected savings with reconciliation automation (in development)

Intuitive interface with minimal training

Strategic

A partner willing to build features around Pathpoint's needs

No disruption to AMS, carriers or workflows

Deposits held at OMB Bank, Member FDIC‡

See what your premium float could be doing.

A 20-minute call maps your programs, accounts and fiduciary requirements.

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Advance is a financial technology company, not a bank. Banking services are provided by OMB Bank, Member FDIC. ‡ Deposits are held by OMB Bank and are eligible for FDIC insurance coverage; FDIC insurance covers the failure of an insured bank, and pass-through insurance applies only if specific conditions are met. Annual Percentage Yield (APY) of up to 3% is available on eligible accounts, varies by account balance and agreement, is accurate as of 9/1/2026, and is variable and subject to change. Fees, terms and conditions may apply.

Customer results and quotes reflect individual experiences and are not a guarantee of future results. † Up to 3% APY is the maximum advertised rate; actual yield varies by account balance and agreement, and past results do not guarantee future yield. Time savings are the customer's estimate for a feature in development. Customer name, logo, quotes and figures used with permission.

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