

AmTrust Traditional PAYO[®] Equation

AmTrust PAYO[®] (Pay-As-You-Owe[®]) - Provide your clients the payment flexibility needed in today's marketplace!



PAYO Marketplace Leader

Cash flow solutions for every insured



No Money Down

Makes it easy to secure coverage



Leading Writer

of workers' compensation insurance in the U.S.

www.amtrustfinancial.com

Sales Benefits of Traditional PAYO[®]



Workers' compensation and payroll processing are two key components needed to run a business. AmTrust PAYO provides the insured the ability to combine these two important business components into one automated and convenient solution...

PAYO (Pay-As-You-Owe). The Perfect Workers' Compensation Payment Solution!

AmTrust appointed agents partner with AmTrust approved payroll companies to provide mutual clients the "cash flow" benefits of AmTrust PAYO.

Cash flow benefits include:

- No money down to bind the policy
- Pay premium based on "actual" reported payroll
- Simplified audit process – reduce chance of audit surprise
- Eliminate installment fees
- Better control over workers' comp business expenses

Why Partner with an AmTrust Approved Payroll Company?

They are agent friendly business allies who provide AmTrust agency partners qualified referrals to new business. Working together offers insureds a cost-effective way to automate and simplify their business.

Many payroll companies also offer value added Human Capital Management (HCM) services that AmTrust agents can easily provide to insureds. This is often needed **to compete in today's marketplace!**

Valuable HCM client services include:

- 24/7 Employee/Employer Service Portal
- Labor Poster Compliance Kit
- Tip Credit and Labor Distribution Reporting
- Affordable Care Act (ACA) Tracking
- Work Opportunity Tax Credits (WOTC)
- HR Services & Single Source Entry Employee Onboarding
- Time & Attendance
- Other valued services include IRS Tax Compliance as well as Payroll Integration with Employee Benefits and Point of Sale systems.

AmTrust makes it easy to get started. Many payroll companies are already AmTrust approved.

Traditional PAYO works best when our local agents and local payroll partners work together to reciprocate business. This generates new business and revenues for everyone.

For more information, please contact your Regional Sales Manager or Underwriter.