

# AmTrust PAYO® – Traditional PAYO Solution

Good for any insured wanting a workers' compensation "cash flow" payment solution. Our Traditional PAYO solution brings unique benefits to the insured and our agents.

**AmTrust has you covered in the PAYO®  
(Pay-As-You-Owe®) 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](http://www.amtrustfinancial.com)

## PAYO Makes Good Business Sense

This is an **automated payment solution**, whereby local agents and local payroll companies work together to provide the insured a seamless Pay-As-You-Owe workers' compensation payment solution. **No upfront money** is needed to bind coverage. An AmTrust EFT form may be needed based on the selected payroll company.

## How Does It Work?

- An AmTrust approved payroll company is required. Approved payroll partner lists are available by region.
- AmTrust provides net rates by class code and state. Net rates are system-generated and emailed directly to the payroll company upon issuance of the policy.
- The net rate includes all factors affecting the rate, such as base rate, experience mod, credits, debits, TRIA, expense constant, taxes, fees and assessments.
- Workers' compensation premium is based on payroll. The insured processes payroll as usual through their payroll company.
- Calculation, collection and remittance of premium is handled seamlessly by AmTrust in coordination with the payroll company. This is done each pay period based on actual reported payroll.
- The payroll company can collect and remit the reports and premium to AmTrust via ACH, or remit the reports only, and AmTrust EFTs the insured's account based on the payroll company's report.
- There are no AmTrust payment processing fees associated with PAYO.

**Traditional PAYO works best when the local payroll partner and local agent work together to reciprocate business. This generates new revenues for both parties. We already have many payroll companies AmTrust approved across the country. This makes it easy for you to do business!**

## To see if a payroll company is a good fit for AmTrust PAYO, please provide the following information:

- Name of the payroll company
- City and state
- Key contact at the payroll company with email and phone number
- Website for the payroll company (if available)
- Name of the PAYO account you are looking to bind

The approval time frame will vary based on the payroll company's software, their reporting method (using either class code or employee level reporting option) and their responsiveness to our inquiry.

## Send new payroll company information to:

[Chris.Amato@amtrustgroup.com](mailto:Chris.Amato@amtrustgroup.com)

561.962.9369 or

[Kelley.Bonner@amtrustgroup.com](mailto:Kelley.Bonner@amtrustgroup.com)

561.962.9303

**For more information, please contact your regional sales manager or underwriter.**