

Three AmTrust PAYO® (Pay-As-You-Owe®) Solutions

AmTrust recognizes the common challenges facing business owners across the country to maximize cash flow, save time and operate efficiently.

The AmTrust Advantage

To give our insureds the AmTrust Advantage, we offer PAYO® (Pay-As-You-Owe®), the perfect workers' compensation payment solution. Business owners of all sizes can take advantage of our three popular AmTrust PAYO solutions, which are uniquely designed to best fit your needs based on how you process your payroll. Whether you use a local or national payroll company, QuickBooks/Intuit or proprietary software, we have the right "Pay-As-You-Owe" solution for you. PAYO frees you up to do what you do best – run your business!



PAYO Allows You To:

- Secure your work comp policy with no money down at policy inception and renewal
- Pay premium based on actual payroll – premiums self-adjust during both your busy and slow payroll seasons
- Simplify the year-end audit process and reduce the chance of large audit surprises
- Eliminate payment installment fees
- Gain better control over your work comp business expenses allowing you to do more with your working capital or money

AmTrust Has Three PAYO Solutions:

Traditional PAYO

Automated PAYO solution through your local payroll company. Allows you to keep your local AmTrust agent and your local payroll company, many of which are already on our comprehensive list of AmTrust Approved Payroll Partners.

3rd Party Facilitator

Automated PAYO solution using our 3rd Party Facilitator. Allows you to keep your local AmTrust agent while utilizing a national payroll company or a non-approved AmTrust payroll company.

PAYO Self Reporting (PSR)

Self reporting PAYO solution through our AmTrust *Online* reporting system. Allows you to self-report your payroll when using QuickBooks/Intuit, a proprietary payroll software, a national payroll agency or a non-approved AmTrust payroll company. (Requires a \$200 premium bearing deposit)

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Start taking advantage of the benefits of AmTrust PAYO by telling your agent how you process your payroll.

AmTrust PAYO.... It Simply Makes Good Business Sense!

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Your Success is Our Policy®

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