



# AmTrust PAYO® Payment Solutions - For Insureds

Gain more control over your Work Comp business expense. Better cash flow and convenience, makes it easier to operate and grow your business with AmTrust PAYO (Pay-As-You-Owe) our seamless premium payment solution.



## 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.

## Workers' Compensation Premium Payments Made Easy

AmTrust PAYO provides you with three seamless “Pay-As-You-Owe” workers' comp payment solutions. Making it easier for you to secure workers' comp coverage, pay premium based on actual payroll and reduce the chance of audit surprises. This will free you up to run your business.

- **Traditional PAYO - \$1,000 minimum premium required**  
Automated solution through your payroll company. Allows you to keep your local agent and your local payroll company.
- **3<sup>rd</sup> Party Facilitators - \$1,000 minimum premium required**  
Automated solution through our 3rd Party Facilitators - Allows you to keep your local agent and your desired payroll company.
- **PAYO Self-Reporting (PSR) - \$5,000 minimum premium required**  
Self-reporting solution through AmTrust *Online* system.

## Benefits to You

- No upfront money makes it easy to secure Workers' Compensation coverage at policy inception and renewal
- Enjoy cash flow benefits of paying premium based on “actual” payroll each pay period, rather than an estimated premium paid on installments.
- Pay your Workers' Compensation premium through your payroll company or online each pay period
- Simplified audit process – reduce the chance of large audit surprises
- Budget more effectively by staying current and on top of your Workers' Compensation business expense

## PAYO FAQs

### Q. How does PAYO work?

A. Workers' Comp premium is based on payroll. PAYO works with your payroll company or with you, to calculate the premium at the same time payroll is processed. This keeps your policy paid current and up to date.

### Q. Which PAYO solution best fits my business needs?

A. We can help you determine which of the three PAYO Solutions best fits your business once we know the following:

- a. How you currently process your payroll
- b. If you prefer an automated or self-reporting payment option

### Q. Who do I contact to get started?

A. Please contact your insurance agent or ask your payroll company if they are approved with AmTrust.

**AmTrust PAYO makes good business sense.  
Call us today!**