



## 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.amtrustinsurance.com](http://www.amtrustinsurance.com)

## PAYO Makes Good Business Sense

This is an **automated payment solution**, whereby agents and 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.
- There are no AmTrust payment processing fees associated with PAYO.

Traditional PAYO works best when the payroll partner and 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 simplify the process even more, AmTrust has partnered with several 3rd Party Facilitators to now offer expanded access to even more payroll companies. This will assist our agents in providing a popular "Pay-As-You-Owe" workers' comp payment solution.

If your payroll company is not listed on our approved payroll partners list, AmTrust will assist you with the best solution that works for your insured based on their current payroll company.

## Contact Us For Additional Assistance:

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