



AmTrust PAYO[®] – Working Together

Providing business owners the workers' compensation
"cash flow" solution they are looking for...
AmTrust PAYO[®] (Pay-As-You-Owe)[®]



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

Business Owner Challenge

Purchasing workers' comp insurance and making installment premium payments can be **time consuming and altogether painful**. Many business owners are faced with installment fees, large up-front premiums to bind coverage and the ongoing concern of making timely payments. In addition, many business owners contend with large additional or return premiums at audit.

Business Owner Solution

AmTrust, a national insurance carrier, works hand in hand with insurance agencies and payroll companies to provide you with PAYO, The **Perfect Work Comp Payment Solution**. Saving you time, money and effort in many ways!

- Process your payroll as usual. Pay your work comp premium through your payroll company
- Provides you better cash-flow to help you budget more effectively
- Seamless premium payments provide you convenience throughout the policy period
- Pay exactly what you owe each pay period based on your actual payroll
- Better control over your work comp business expense

Now that certainly takes the pain away!

PAYO (Pay-As-You-Owe) Features Include:

- No upfront money - makes it easy to secure work comp coverage at policy inception and renewal
- Simplified audit process - reduce the chance of large audit surprises
- No checks to write or invoices to pay
- Better manage your work comp policy in coordination with AmTrust, your agent and your payroll company

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

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