

# Flexible Payment Options



Paying insurance premiums shouldn't be a hassle. That's why AmTrust North America offers a variety of methods and installments for insureds to pay – to make it simple and convenient.

## Payment Options

- AmTrust AutoPay – Direct debit / EFT
- Credit Card – Online or by phone MasterCard®, Discover®, VISA® and American Express® accepted
- Check or Electronic Check – Online or by phone
- PAYO® (Pay-As-You-Owe®) – Applies only to workers' comp policies
- Suite of PAYO Solutions:
  - Traditional PAYO
  - 3rd Party Facilitator
  - PSR - PAYO Self Reporting
- Monthly Self Reporting – Applies only to workers' comp policies

## AmTrust AutoPay

With this direct debit payment option there's no need to worry about writing a check every month. Once signed up, payments will be automatically withdrawn from the designated bank account.

To sign up, visit [www.amtrustfinancial.com](http://www.amtrustfinancial.com), click "LOGIN" in the upper right corner and click "Register." All of the information needed to register can be found on the insured's invoice. Once registered, there is a menu item to sign up for Direct Debit. Complete the needed information and payments will begin being automatically deducted each month.

If changes need to be made to the bank information, simply go back to AmTrust *Online* and modify the banking information as needed. If the online option is not viable, Direct Debit authorization forms are also available by calling our Customer Service Department at 877.528.7878.

## Pay-As-You-Owe® (PAYO®)

Workers' comp premium made easy.

### Traditional PAYO

Automated payment solution – Insured keeps their local insurance agent and local payroll company. No upfront money needed to bind coverage. Workers' comp premium is calculated automatically as payroll is processed.

### 3rd Party Facilitator

Automated payment solution – Insured keeps their local insurance agent and their national payroll company. No upfront money needed to bind coverage. Our 3rd Party Facilitator functions as the intermediary between the insured and their payroll company to calculate and pay the workers' comp premium.

### PAYO Self Reporting (PSR)

Online self-reporting payment solution – Insured logs into AmTrust *Online* to register their policy, complete their EFT form and make their premium payments. Requires a \$200 premium bearing deposit.

### Benefits of PAYO include:

- No upfront money to bind coverage
- Enjoy "cash flow" benefits of paying premium based on "actual" payroll, not estimates
- No checks to write or invoices to pay
- Simplified audit process – reduces the chance of large audit surprises
- No AmTrust processing fees
- Better control over workers' comp business expense

## Payment Plans

For a listing of our flexible payment plans, please contact your sales representative or our Customer Service Department at 877.528.7878.

We are sure there is a payment plan that is right for you.

### Online Payment

Busy schedules call for flexibility. AmTrust offers that flexibility with 24/7 online payment for insurance premiums.

Signing up is simple. Go to AmTrust *Online* at [www.amtrustfinancial.com](http://www.amtrustfinancial.com), click "LOGIN" in the upper right corner and click "Register." All of the information needed to register can be found on the insured's invoice. Once registered, payments can be made by paying the minimum payment or full balance with a credit card or electronic check.

### Additional Ways to Pay

If the aforementioned payment options do not fit your needs, you can also pay by check, phone (credit card or electronic check) or by providing a monthly self report.

To pay by phone, call our Customer Service Department at 866.513.5650:

- Monday - Thursday: 8 a.m. - 8 p.m. EST
- Friday: 8 a.m. - 7 p.m. EST

Our Interactive Voice Response (IVR) automated system is also available 24-7 at 866.513.5650, and can be selected during regular business hours if preferred.

To pay Direct Bill invoices by check, submit payment to:

AmTrust North America  
P.O. Box 6939  
Cleveland, OH 44101-1939

For monthly self-reporting policies, the insured can submit their payroll by class code and make payment online at [www.amtrustfinancial.com](http://www.amtrustfinancial.com) or by completing the monthly self-reporting form that is mailed to them and submitting it to the address below with a check.

AmTrust North America  
P.O. Box 5849  
Cleveland, OH 44101-0849



AmTrust North America  
An AmTrust Financial Company

877.528.7878

[www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com)