

# AmTrust PAYO® Solutions Side-By-Side Comparison

We now have three great AmTrust PAYO solutions for any insured wanting a workers' comp "cash flow" payment option.

Below is a side-by-side comparison to see which AmTrust PAYO solution fits best for your insured.

	PAYO Traditional	PAYO Self Reporting (PSR)	PAYO 3 <sup>rd</sup> Party Facilitator
<b>Eligible class codes</b>	Based on AmTrust underwriting guidelines	Based on AmTrust underwriting guidelines	Based on AmTrust underwriting guidelines
<b>Minimum premium</b>	\$1,000 annual premium	\$1,000 annual premium	\$1,000 annual premium
<b>Money needed to bind coverage</b>	\$0 – no money needed to bind at policy inception and renewal	\$200 – Premium bearing deposit - applied at audit Not required at renewal of PSR policy	\$0 – No money needed to bind at policy inception and renewal
<b>Type of process</b>	Automated	Efficient online self-reporting	Automated
<b>Business partners involved</b>	Local agent & local payroll partner	Local agent	Local agent, national payroll company and 3 <sup>rd</sup> party facilitator
<b>Approved payroll company needed</b>	Yes	No – however, at a minimum the insured must use a payroll software package	No
<b>Items needed prior to binding</b>	Approved payroll partner linked to the agency	1) Insured - contact name and email 2) Agent - name and email 3) Acct Manager / CSR - name and email	15-minute teleconference with PAYO Marketing Department, agent, insured and 3 <sup>rd</sup> party facilitator
<b>Net rate provided by AmTrust</b>	Yes – to the payroll company	Yes – online on the insured's payment screen	Yes – to 3 <sup>rd</sup> party facilitator
<b>Expense constant included in net rate</b>	Yes	Yes	Yes
<b>Premium payments made to AmTrust by</b>	ACH by payroll partner or EFT by AmTrust	Online by the insured	3 <sup>rd</sup> party facilitator
<b>Type of EFT form needed</b>	See approved payroll partner list for details Determined by the payroll company's business model On the approved payroll partners list (far right-hand column), check to see if AmTrust EFT form is needed. If "Yes", EFT form must be returned to <a href="mailto:PAYO@amtrustgroup.com">PAYO@amtrustgroup.com</a>	EFT form is electronic Activated online by the insured at registration No hard-copy EFT forms accepted Mandatory EFT payments required Efficient process all done online by the insured	Yes – provided by 3 <sup>rd</sup> party facilitator Must be returned to 3 <sup>rd</sup> party facilitator
<b>Audit required</b>	Yes – based on state rules and AmTrust guidelines	Yes – based on state rules and AmTrust guidelines	Yes – based on state rules and AmTrust guidelines
<b>How audit is paid</b>	All audits are <u>invoiced</u> through Audit Department	All audits are <u>invoiced</u> through Audit Department	All audits are <u>invoiced</u> through Audit Department
<b>Able to add new payroll partners</b>	Yes – if determined to be a good fit for AmTrust PAYO	No approved payroll partner required. However, at a minimum the insured must use a payroll software package	No approved payroll partner required
<b>Processing fees</b>	No AmTrust processing fees Processing fees vary by payroll company	No AmTrust processing fees	One-time set up fee: \$75 Per pay period fee: weekly \$10 or bi-weekly \$15 Multi-location discounts available

*For more information on how our three AmTrust PAYO solutions can help increase new business and protect your renewals, contact your regional sales manager or underwriter.*

Our PAYO and PSR inbox is set up to answer any questions you may have on policies written with AmTrust PAYO.

Please don't hesitate to contact us.

[PAYO@amtrustgroup.com](mailto:PAYO@amtrustgroup.com) [PSR@amtrustgroup.com](mailto:PSR@amtrustgroup.com)



**AmTrust North America**  
An AmTrust Financial Company

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