

# AmTrust PAYO<sup>®</sup> for Insureds



AmTrust North America understands the unique challenges you face today in running and growing your business. That's why we introduced AmTrust PAYO<sup>®</sup> (Pay-As-You-Owe<sup>®</sup>), the perfect workers' compensation payment solution.

## Workers' Comp Premium Payments Made Easy

AmTrust PAYO now provides you with three seamless Pay-As-You-Owe workers' comp premium payment solutions. This frees you up to do what you do best – run your business!

**Traditional PAYO** – Automated solution through your payroll company. Allows you to keep your local agent and your local payroll company.

**3rd Party Facilitator** – Automated solution through 3rd Party Facilitator. Allows you to keep your local agent and your national payroll company.

**(PSR) PAYO Self Reporting** – Self reporting solution through AmTrust Online reporting system. (Requires a \$200 deposit)

Many business owners find it increasingly difficult to comply with ever-changing IRS tax-filing rules. It is also challenging to pay large up-front premium deposits to bind coverage, make timely installment payments and contend with large additional premiums due at audit. That's where PAYO can help!

**For more information please contact your regional sales manager or underwriter.**

## Benefits to You

- No money down makes it easy to secure workers' comp coverage at policy inception and renewal
- Enjoy cash flow benefits of paying premium based on "actual" payroll each pay period, not estimated payroll made 12 months in advance
- Pay your workers' comp premium through your payroll company or online each pay period
- No checks to write or invoices to pay
- Simplify your audit process. Reduce the change of an audit surprise
- Budget more effectively by staying current and on top of your workers' comp 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. Is my business eligibility for PAYO?

- A. Businesses that meet our underwriting guidelines and generate \$1,000 or more in annual workers' comp premium are eligible.

### 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. Does PAYO eliminate a final audit?

- A. No. PAYO accounts will receive either a final voluntary or physical audit based on state rules and AmTrust audit guidelines.

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

- A. Please contact your insurance agent or an AmTrust-approved payroll partner to find out just how simple it is to get started.

## About AmTrust North America

A national insurance carrier, AmTrust specializes in providing workers' comp and niche commercial lines coverage for small and medium sized businesses. Rely on AmTrust North America's strength and security for your insurance needs.



AmTrust North America  
An AmTrust Financial Company

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