Three AmTrust PAYO® (Pay-As-You-Owe®) Workers' Comp Payment Solutions

AmTrust recognizes the common challenges facing business owners across the country to maximize cash flow, save time and operate efficiently.

The AmTrust Insured Advantage

To give you the AmTrust Advantage, we offer PAYO® (Pay-As-You-Owe®), the perfect workers' comp payment solution. Business owners of all sizes can take advantage of our three popular AmTrust PAYO solutions. Each solution is uniquely designed to best fit your needs based on how you process your payroll. Whether you use a local or national payroll company, QuickBooks/Intuit or proprietary software, we have the right "Pay-As-You-Owe" solution for you. PAYO frees you up to do what you do best, run your business!

PAYO Allows You To:

- Secure your work comp policy with no money down at policy inception and renewal
- Pay premium based on actual payroll which minimizes the chance of overpaying or underpaying your work comp premium
- Simplify your year-end audit process and reduce the chance of large audit surprises
- Eliminate payment installment fees
- Gain better control over your work comp business expense allowing you to do more with your working capital

AmTrust Has Three PAYO Solutions To Help Your Business:

Traditional PAYO - $1,000 minimum premium required

Automated PAYO solution through your local payroll company. Allows you to keep your local AmTrust agent and your local payroll company. Many payroll companies are already AmTrust Approved Payroll Partners.

3rd Party Facilitators - $1,000 minimum premium required

Automated PAYO solution using one of our 3rd Party Facilitators. Allows you to keep your local AmTrust agent while utilizing a national payroll company or an AmTrust non-affiliated payroll company. Many payroll companies already partner with our 3rd Party Facilitators.

PAYO Self Reporting (PSR) - $5,000 minimum premium required

Self Reporting PAYO solution using our AmTrust Online insured portal. Allows you to self-report your payroll when using QuickBooks/Intuit, a proprietary payroll software, a national payroll agency or an AmTrust non-affiliated payroll company.

PAYO Support Contacts:

Kelley Bonner
PAYO Sales Assistant
kelley.bonner@amtrustgroup.com
561.962.9303

Chris Amato
PAYO Manager
Chris.Amato@amtrustgroup.com
561.962.9369

Start taking advantage of the benefits of AmTrust PAYO by telling your agent how you process your payroll.

AmTrust PAYO…. It Simply Makes Good Business Sense!

AmTrust is AmTrust Financial Services, Inc. located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its property and casualty insurance company affiliates. In TX, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., First Nonprofit Insurance Company, Milford Casualty Insurance Company, Republic Underwriters Insurance Company, Republic-Vanguard Insurance Company, Security National Insurance Company, Southern County Mutual Insurance Company, Southern Insurance Company, Technology Insurance Company, Inc., or Wesco Insurance Company. In WA, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., Developers Surety and Indemnity Company, Milford Casualty Insurance Company, Security National Insurance Company, or Wesco Insurance Company. Consult the applicable policy for specific terms, conditions, limits, and exclusions to coverage.