



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.amtrustfinancial.com

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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. Also, many business owners contend with large additional or return premiums at audit.

Business Owner Solution

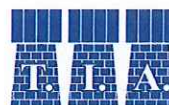
AmTrust, a national insurance carrier, works hand in hand with insurance agencies and payroll companies to provide you with PAYO, The Perfect Payment Solution. The PAYO Solution saves you time, money and effort in many ways. No upfront premium makes it easy to bind coverage. Seamless premium payments help you budget more effectively by automating workers' comp premium payments in coordination with your payroll company. This provides you with efficiency and cash-flow benefits throughout the policy period.

No more checks to write. Pay exactly what is owed each pay period based on your actual payroll. Better control over your business. **Now that certainly takes the pain away!**

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

- No upfront money makes it easy to secure Workers' Compensation coverage at policy inception and renewal
- Enjoy cash flow benefits of paying premium based on "actual" payroll each pay period
- Pay your Workers' Compensation premium through your payroll company
- Simplified audit process – reduce the chance of large audit surprises
- No checks to write or invoices to pay
- Budget more effectively by staying current and on top of your Workers' Compensation business expense

AmTrust PAYO makes good business sense. Call us today!



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