We Have Choices

**PAYMENT OPTIONS**

- **CHECK**
- **AMTRUST AUTOPAY (DIRECT DEBIT / EFT)**
- **CREDIT CARD (ONLINE OR BY PHONE)**
- **ELECTRONIC CHECK (ONLINE OR BY PHONE)**
- **PAY-AS-YOU-OWE® (PAYO®) – APPLIES ONLY TO WORKERS’ COMP POLICIES**
- **MONTHLY SELF REPORTING – APPLIES ONLY TO WORKERS’ COMP POLICIES**

**PAYMENT PLANS**

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<thead>
<tr>
<th>12</th>
<th>10%</th>
<th>25%</th>
<th>25%</th>
<th>40%</th>
<th>50%</th>
<th>PIF</th>
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<tr>
<td>12 EQUAL CONSECUTIVE MONTHLY INSTALMENTS – AMTRUST AUTOPAY (DIRECT DEBIT) ONLY*</td>
<td>10% DOWN PAYMENT PLUS 9 EQUAL CONSECUTIVE MONTHLY INSTALMENTS</td>
<td>25% DOWN PAYMENT PLUS 8 EQUAL CONSECUTIVE MONTHLY INSTALMENTS</td>
<td>25% DOWN PAYMENT PLUS 5 EQUAL CONSECUTIVE MONTHLY INSTALMENTS</td>
<td>40% DOWN PAYMENT PLUS 3 QUARTERLY INSTALMENTS</td>
<td>50% DOWN PAYMENT PLUS 1 INSTALLMENT</td>
<td>PAY IN FULL</td>
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*AMTRUST AUTOPAY REQUIRES A MINIMUM PREMIUM OF $3000. **MASTERCARD®, DISCOVER®, VISA® AND AMERICAN EXPRESS® ACCEPTED

Learn more at: https://amtrustfinancial.com/paiments
Three PAYO Solutions - Summary

**Traditional PAYO** - This is an automated payment solution, whereby local agents and local payroll companies work together in a reciprocal referring relationship, to both write new business. Insureds value this local Pay-As-You-Owe solution. No upfront money or deposit is needed to bind coverage at policy inception or renewal. Workers’ compensation premium is calculated automatically by the payroll company at the same time they process the insured’s payroll. An AmTrust EFT form may be needed based on the selected payroll company. Please contact your Regional Sales Manager or Underwriter to find out how to add a new payroll company or for a current list of our AmTrust Approved Payroll Partners in your region.

**PAYO Self Reporting (PSR)** - This is an efficient online self-reporting payment solution. There is no EFT form or deposit to collect by the agent or underwriter. The insured logs into AmTrust Online (www.amtrustgroup.com) to register their policy, complete their EFT form and make their required $200 deposit. This is a premium-bearing deposit and will be applied to the first year’s final audit. No deposit is required at renewal. **To make payments** - the Insured self-reports payroll via AmTrust Online and initiates premium payments drafted from their bank account, based on their selected payment frequency (Please note, the payroll provider will not be directly reporting payroll to AmTrust). This option works well for insureds using Intuit/QuickBooks, other payroll software packages, a payroll company not yet approved with AmTrust, or a national payroll company.

**3rd Party Facilitator** - This is an automated payment solution, giving the insured the best of both worlds - keeping their national payroll company for payroll, and still keeping their local agent as commissioned agent of record. The 3rd Party Facilitator, functions as the intermediary between the insured and the payroll provider. They handle the premium calculation, collection and remit function by state and class code based on the net rates provided by AmTrust. No upfront money or deposit is needed to bind coverage at policy inception or renewal. The 3rd party EFT authorization form is needed to commence services. Works well for the insured currently with a national payroll agency. National payroll agencies (by choice) will not collect and remit the payroll reports or premium to the carrier if they are not also the agent of record.

PAYO Marketing will set up a 15 minute teleconference with the agent, insured and 3rd Party Facilitator. We will explain the program and answer any questions the insured or agent may have. The 3rd Party Facilitator fees consist of a one-time $75 set up fee and a processing fee of $10 per pay period for weekly payrolls or a $15 fee per pay period for bi-weekly or semi-monthly payrolls. These fees are standard convenience fees that most payroll companies charge to report premium to the carrier.

**Please Note:**

All Three PAYO Payment Solutions can be applied to any account quoted by AmTrust generating $1,000 or more in annual work comp premium.