



Modernized Workers' Comp Solution

Improve cash flow for your clients during
challenging times

Presented by:

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Michael Maddalone, FPC



- Joined GTM in 2001
- Worked with several departments before heading Major Accounts Division
- Expert on payroll and Human Capital Management solutions for businesses of all sizes

Agenda

- About GTM Payroll Services
- Define Pay-As-You-Go Workers' Compensation Insurance
- Advantages and Benefits for Clients
- Broker Advantages and Benefits
- Wholesale Option
- Q&A



About GTM

- Human Capital Management (HCM) solution for businesses across all sectors and sizes
- Founded in 1991
- More than 70 employees: certified payroll professionals, PHR-certified HR managers, employment tax experts, and CPAs
- Dedicated customer service
- Financial Stability
- iSolved Partner: Latest HCM technology solution
- Local in-person and online trainings

How iSolved Helps Your Clients

- Time Savings
- Applicant Tracking & Recruitment
- Onboarding
- Benefits Administration/Open Enrollment

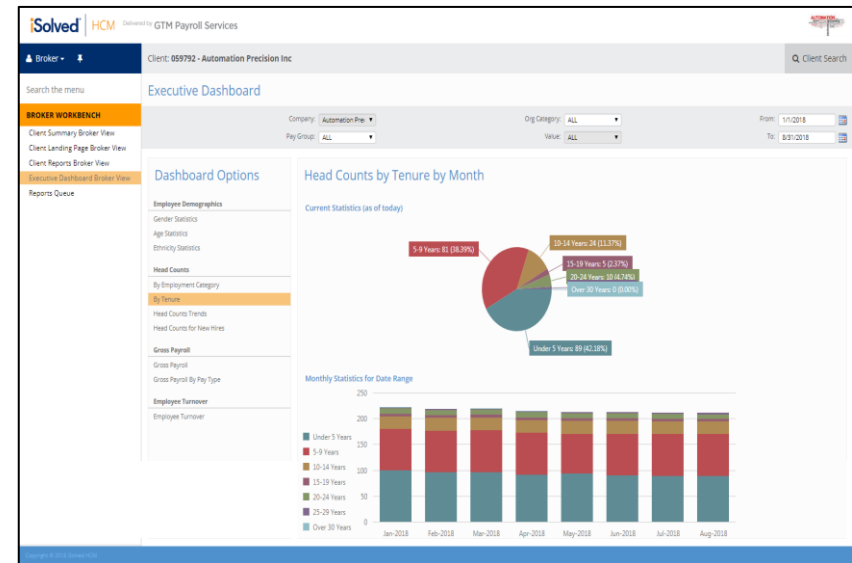


Benefits Administration

- Simplified Management
- Organized Enrollment
- Life Event Wizards
- Full Benefit Cost Analysis
- Carrier Connection & 401(k)/Financial Integrations
- COBRA Administration

Broker Portal

- Insightful Client Dashboard
- Real-time Client Payroll Data
- Standard and Custom Reports
- Automated ACA Tracking
- Electronic Open Enrollment
- And more...

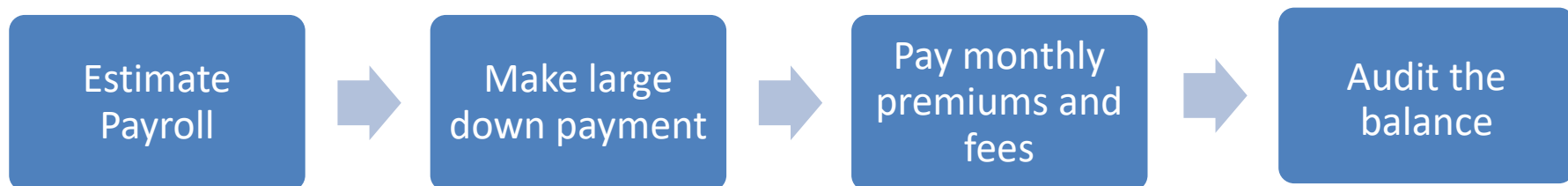


Eric Alstrom

AmTrust Financial Services



Traditional Workers' Comp Lifecycle



- Payments based on estimated payroll at policy inception
- Additional payments or credits based on payroll fluctuation at end of policy term

What is Pay-As-You-Go Workers' Comp?

- Automatically calculated and directly debited by carrier
- Premiums based on actual payroll at the time payroll is processed
- No upfront premium payment is needed to obtain coverage

Client Advantages and Benefits of Pay-As-You-Go

- Eliminates large premium down payments
- Premium is calculated on actual payrolls
- Improved cash flow management
- Minimizes audit adjustments
- Online audit and premium wage reports help save time and budget effectively

Who is Eligible for Pay-As-You-Go?

- Most businesses are eligible
- Wide variety of industries
- Carriers may easily add this to a policy

Broker Benefits of Pay-As-You-Go

- Improves client cash flow
- Client is informed of available options
- Partnership helps with retention
- Fewer customer service calls
- Increases agency's valuation
- Sales differentiator

Example of Pay-As-You-Go Savings

- Restaurant with multiple locations
- Paying annual workers' comp premium of \$104,500
- Pay-as-you-go saved the initial down payment of \$10,498 and monthly installments of \$8,546.



Paycheck Protection Program and Worker's Comp

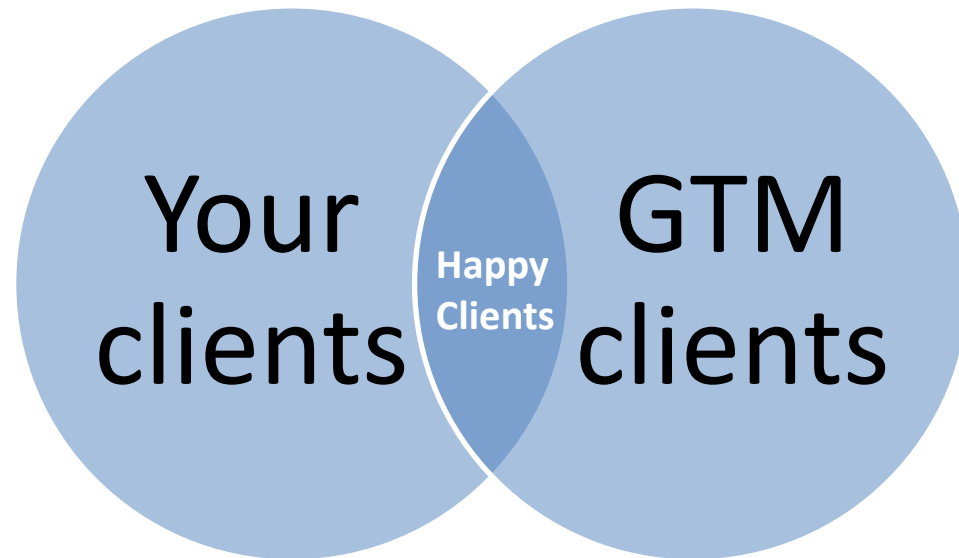
- Using PPP funds to pay employees not working
- Premiums will not apply to employees that are reclassified as not working
- Documentation must be provided

Working with AmTrust

- Your best business on the best payment plan
- Advise all current clients and prospects
- Promote to former clients
- Review upcoming renewals

Partnering with GTM

- We will not compete with you!
- Add GTM to your portal
- Pay-as-you-go payments made automatically
- Seamless integration
- Carrier will direct debit clients' premium payment amounts each pay period
- Shared payroll data for benefits enrollment



Partnering with GTM

The screenshot shows a web browser window with the URL `ao.amtrustgroup.com/ANANexus/ManageSubmission.aspx`. The browser tabs include 'EZlynx Login', 'iSolved HCM', 'Target : Expect More. Pay Less.', and 'Manage Submission'. The application interface features a dark blue header with 'Online' and 'WELCOME GTM EMPLOYMENT' text. A left sidebar contains a 'MENU' and sections for 'Account Info' (ID#: 28987904, Test Quote, Update button) and 'WC Class Code Search' (Search for a class code or class code description, Keyword, Rate Date: 5/11/2020, State: New York, Search button). A central dropdown menu is open, listing various payment plans such as 'Standard Payment In Full', 'Standard Payment 50% Down + 1 Installment', and 'Direct Debit Payment In Full'. The main content area displays a summary of costs: \$1,455, \$153, and \$0, with a total of \$1,608. It includes a 'Submit To Underwriter' button and a 'Proposal' button. Below this, there are two 'FEATURED PRODUCT' banners. The first banner is for 'Add Statutory NY Disability – NY Paid Family Leave – NJ Temporary Disability' with an 'Add' button and a 'More Info' link. The second banner is for 'Add a competitive discounted BOP to this targeted'. The Windows taskbar at the bottom shows the search bar, task view, and various application icons, with the system clock displaying 4:56 PM on 5/11/2020.

Partnering with GTM

The screenshot shows the AmTrust Online portal interface. At the top, there are browser tabs for 'EZlynx Login', 'iSolved HCM', 'Target: Expect More. Pay Less.', and 'Manage Submission'. The address bar shows 'ao.amtrustgroup.com/ANANexus/ManageSubmission.aspx'. The page header includes 'AmTrust Online' and 'WELCOME GTM EMPLOYMENT'. A 'MENU' icon is on the left. The main content area is titled 'Your Account' and includes sections for 'Account Info' (ID#: 28987904, Test Quote, Update button), 'WC Class Code Search' (Keyword, Rate Date: 5/11/2020, State: New York, Search button), and 'Estimated Total State Assessment Billing Fees'. A dropdown menu is open, listing various payroll services, with 'GTM Payroll Services, Inc.' highlighted. Below the dropdown is a 'Select Payroll Company' dropdown menu. To the right, there are buttons for 'Submit To Underwriter' and 'Proposal'. At the bottom, there is a 'FEATURED PRODUCT' banner for 'Add Statutory NY Disability - NY Paid Family Leave - NJ Temporary Disability' with an 'Add More Info' button. The Windows taskbar at the bottom shows the search bar and various application icons, with the system tray displaying the time as 4:57 PM on 5/11/2020.

Wholesale Option

- Access additional markets
- Offer a Pay-As-You-Go payment method
- GTM is wholesaler and manages services
- Your agency continues client relationship
- Commission share available
- Contact Michael for more information

Carriers We Work With

- AIG
- AIX
- AmTrust
- Guard
- Hartford
- ICW Group (PayPro)
- Lackawanna
- Liberty Mutual
- Main Street America
- NJM Insurance Group
- New York State Insurance Fund (NYSIF)
- Protective Insurance Company (RightSum)
- Travelers (TravPay)
- Utica National (RightPay)
- WC Trust

Questions and Answers

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