



We have teamed up with **The Hartford** to bring you **XactPAY[®]** – a workers' compensation payment service that lets you:

Why XactPAY from The Hartford?

The Hartford was one of the first national carriers to offer a payroll premium billing solution for workers' compensation 10 years ago.

Today, **The Hartford** is the largest provider of these services with over 65,000 insured small business clients.

✓ Automate Payments

When you approve payroll, your workers' compensation premiums are automatically paid one pay-period at a time.

✓ Control Your Cash-Flow

You don't have to make large, upfront deposits.

✓ Save Time

You don't need to write checks or worry about tedious audit activity at the end of the policy term.

Note: XactPAY is available to our payroll customers who qualify for a workers' compensation policy by **The Hartford**.



How XactPAY Compares:

	TRADITIONAL METHOD	XactPAY®
Down-payment	Up to 25% down-payment	✓ No large down-payment
Payment type	Estimated payments derived from payroll projections for the year	✓ Accurate payments based on actual payroll
Premium payment schedule	Paid on a monthly, quarterly, or annual schedule	✓ Paid automatically after each payroll
Late fees	Late payment fees may apply	✓ No late payment fees
Audit adjustment	You could potentially owe more in premiums if actual payroll is higher than estimate	✓ Helps minimize audit adjustments

“Getting worker's comp right is such a hassle, especially when staffing levels change throughout the year. When combined with my payroll service, a ton of work just falls away – no estimates that are way off, no overpayments and no audit forms to fill out!”

*Mike Schreiber
Children's PressLine*

Get Started Now

Let's discuss if you are interested in XactPAY.

We will contact **The Hartford** on your behalf to determine whether your company is eligible for the XactPAY service. If so, **The Hartford** will assist you with your workers' compensation coverage needs and help you get started.

**Workers'
Compensation
Made Easy**

