



We have teamed up with **The Hartford** to bring you **XactPAY<sup>®</sup>** – 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 <sup>®</sup>
<b>Down-payment</b>	Up to 25% down-payment	✓ No large down-payment
<b>Payment type</b>	Estimated payments derived from payroll projections for the year	✓ Accurate payments based on actual payroll
<b>Premium payment schedule</b>	Paid on a monthly, quarterly, or annual schedule	✓ Paid automatically after each payroll
<b>Late fees</b>	Late payment fees may apply	✓ No late payment fees
<b>Audit adjustment</b>	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**

