

ExactPay gives you maximum control of your workers' compensation costs.

Ask your payroll sales representative how you can participate in the ExactPay program. It's one of the easiest ways to improve your company's cash flow, while providing the exceptional workers' compensation coverage you need.

Insurance is intended to give you peace of mind – the peace of mind that comes from knowing that one of the nation's largest and most respected insurance companies is standing behind you.

ExactPay offers a hassle free approach to paying for workers' compensation insurance. Rather than pay for your company's workers' compensation insurance up to a year in advance, ExactPay is a revolutionary way to pay for coverage one payroll period at a time!

We know how busy you are running your business, but don't forget that nothing can put you out of business faster than insufficient cash flow.

Workers' Compensation Coverage and ExactPay

Business owners can't afford not to have this critical coverage.

Let The Hartford secure your workers' compensation coverage needs and let ExactPay improve your cash flow while protecting your business.

Insurance policies for the EXACTPAY® program are issued by Hartford Fire Insurance Company or one of its affiliated insurance companies. Applicants are individually underwritten.



Why Pay In Advance For Workers' Compensation Insurance?

ExactPay® gives you control



**Now
ExactPay
lets you pay
workers'
compensation
premiums based
on your
actual payroll!**

ExactPay – the easy way to pay.

No more guesswork. Now ExactPay® lets you pay workers' compensation premiums based on your actual payroll!

Most workers' compensation insurance policies tie up vital cash by requiring you to pay in advance an estimated premium based on your projected year-end payroll.

With ExactPay, premiums for workers' compensation are based on your actual payroll and paid as you process payroll. With no up-front deposits and no large year-end audit adjustments, you're in a much better position to manage your cash flow.

ExactPay gives you maximum control of your workers' compensation costs.

ExactPay is seamlessly integrated with payroll services you already enjoy. Once you sign up, the guesswork of calculating workers' compensation costs and remitting payment is taken care of by your payroll provider and The Hartford. Since you pay premium only for actual payroll on a per pay-period basis, you're better positioned to meet your planning and management goals.

The benefits of ExactPay are clear:

- No down payment.
- No checks to write.
- No monthly billing fees to pay.
- Accurate calculations based on your actual payroll.
- Better cash flow management.
- Minimizes audit adjustments.

The Hartford has earned top ratings from the industry's leading analysts.

With The Hartford you get:

- Competitive insurance rates.
- Responsive service from knowledgeable workers' compensation experts.
- A 24-hour, toll-free number that allows you to report claims at your convenience.
- A cost containment program.

