

WHY PAY TOO MUCH OR TOO LITTLE WHEN YOU CAN PAY EXACT?



WITH XACTPAY, THERE ARE:

- NO** large down payments
- NO** monthly billing or finance fees
- NO** service charges
- NO** more late payments

MINIMAL AUDIT ADJUSTMENTS

Compared to direct bill, Payroll Billing customers generally owe nothing, or a very small amount, following their audit.²

CHOOSE XACTPAY[®]: THE HARTFORD'S PAYROLL BILLING WORKERS' COMP

Compared to an estimated annual payroll amount, The Hartford's XactPAY Payroll Billing option relies on real-time payroll to calculate your workers' comp premiums, resulting in more accurate premium payments. This means you're less likely to pay more than you need to throughout the year – or have an audit* adjustment at the end of your policy term due to under-reported payroll.

Here's how it works.

- Your payroll company shares your payroll amount with us each time it's run.
- We calculate your owed premium based on your exact payroll and send you a "Withdraw Notification" email to let you know the amount due before the withdrawal occurs.
- We automatically deduct your premium from your bank account after each payroll cycle.

* All workers' compensation policies require a premium audit.

WATCH OUR VIDEO to learn more. Then, contact your agent to switch to XactPAY Payroll Billing for workers' comp today.



Property
Liability
Workers' Comp
Business Auto

¹ This product may be covered by one or more pending or issued patents, including U.S. Patent 8,112,333, U.S. Patent 8,355,971, U.S. Patent 8,452,623 and U.S. Patent 8,515,787.

² Premium audit data from audits completed for customers of The Hartford in 2022.

The Hartford[®] is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

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