

XACTPAY®

WORKERS' COMPENSATION THAT ACTUALLY BENEFITS YOU.



THE XACTPAY® DIFFERENCE:

- The Hartford pioneered pay-as-you-go workers' comp billing 15+ years ago.
- XACTPAY® integrates seamlessly with payroll – 34 pay types properly applied to 44 state rules.

90,000+ XactPAY® customers have enjoyed the many benefits of a customized billing solution.

Now you can be one of them.

With The Hartford's XactPAY®, you can pay your workers' compensation premiums on actual payroll instead of last year's headcount. Your cash flow won't be restricted by a large down payment or premiums based on inflated payroll numbers from prior years.

HOW YOUR BUSINESS BENEFITS

- Eliminates large premium down payments
- Minimizes audit adjustments
- Premium is calculated on actual payrolls
- No monthly billing or finance fees
- Efficient online options – like online audit and premium wage reports – that help save you time
- Improved cash flow management
- The Hartford's workers' compensation experience – a market for over 100 years
- Coverage benefits and services that help make up for lost wages and help get employees back to work a full week earlier than average²

HERE'S HOW IT WORKS

COMPONENT	TRADITIONAL METHOD	XACTPAY®
Down payment	Up to 25% down payment required	Zero down
Payment type	Estimated payments derived from payroll projections for the year	Accurate payments based on actual payroll
Premium payment schedule	Paid monthly, quarterly or annually	Paid automatically after each payroll
Financing charges	Yes	No
Late fees	Yes, may apply	No
Post audit adjustments	Potentially costly adjustment if payroll was underestimated	Simplified – no adjustments
APPROXIMATE START-UP FEES		
Policy comparison based on an average premium of \$3,000	\$750 premium down payment	No premium down payment
	\$250 expense constant*	\$250 expense constant*
	\$1,000 total down payment	\$250 total down payment

* Varies by state. For illustration purposes we are using \$250.

Prepare. Protect. Prevail®

continued





GET ON A PAYROLL PLAN THAT FITS YOUR NEEDS EXACTLY

Many businesses would jump at the opportunity to take advantage of this alternative, but don't have access to the XactPAY® program. Now you can when you sign up for The Hartford's workers' compensation coverage. Keep in mind:

- The Hartford leads the industry in the pay-as-you-go workers' compensation space by being the first to offer this method in 1997.
- Through integration with payroll, XactPAY® presents a convenient, accurate solution – 34 pay types properly applied to 44 state rules.

To date, over 90,000 XactPAY® policyholders have enjoyed an easier way of paying for the protection they need. Join them by getting started today.



WHY THE HARTFORD

- For more than 200 years, we've committed ourselves to mitigating and minimizing the financial and emotional impact of loss.
- Over one million small business owners have entrusted us to protect their business and employees when the unexpected happens.
- Tools like online bill pay, online learning tools, and access to loss prevention tips allow customers to manage their insurance on their own time.
- We've been consistently voted one of the "World's Most Ethical Companies" by the Ethisphere Institute.³

GET STARTED WITH XACTPAY® Payentry

¹This 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 2013 Hartford Team*Work Results

³ <http://newsroom.thehartford.com/News-Releases/The-Hartford-Named-One-Of-The-World-s-Most-Ethical-Companies-By-Ethisphere-For-Fifth-Year-2c8.aspx>

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, Hartford Plaza, Hartford, CT 06155.

Certain coverages vary by state and may not be available to

all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. **In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company.** In CA by Sentinel Insurance Company, Ltd. (CA license #8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.



THE HARTFORD

Property
Liability
Workers' Comp
Business Auto