



XactPAY WebSM

FOR HARTFORD POLICYHOLDERS

The Cash Management Solution for Workers' Compensation Premium Payments

XactPAY WebSM from The Hartford

As a business owner, you know how vital it is to successfully manage your cash flow. That's not always easy when you have to pay Workers' Compensation insurance premiums in advance, tying up vital cash. Now, The Hartford is offering a cash management solution for the payment of premiums for a workers' compensation policy issued by The Hartford that will make business easier for you.

XactPAY WebSM is The Hartford's simple, accurate and affordable solution to Workers' Compensation insurance premium payments for users of Web-based payroll applications. Instead of an estimated Workers' Compensation insurance premium and a substantial requisite down payment, XactPAY WebSM bases the premium on actual payrolls – eliminating the need for a large premium down payment. And now for the first time, XactPAY WebSM is being offered to businesses that use QuickBooks® Payroll.

How Does It Work?

It's this simple:

- Your agent will contact The Hartford's Payroll Alliance Center to advise of your interest in a Hartford Workers' Compensation policy to take advantage of its XactPAY WebSM premium payment service.
- The Hartford's Payroll Alliance Center or your agent will work with you to complete the Workers' Compensation application process.



- While Payroll Alliance will provide routine policy services, your agent will continue to be the agent of record for your policy.
- If you meet The Hartford's underwriting guidelines for XactPAY WebSM customers, and a Workers' Compensation policy is issued to you, you will download the XactPAY WebSM upload utility from the XactPAY WebSM site into your computer.
- You manually trigger the first upload so that the utility has access to your QuickBooks[®] Payroll data. Subsequent uploads are automatic.
- Each time that you run payroll, XactPAY WebSM calculates the Workers' Compensation premium for that payroll period.
- The Hartford will send you e-mail notification of the amount of premium due, which is then drawn electronically from your account.
- The utility automatically polls QuickBooks[®] Payroll periodically for new payroll data in your system and the process is repeated.

Enjoy These Benefits with XactPAY WebSM

Key benefits include:

- Improved cash flow
- Elimination of large down payment
- Elimination of finance and billing fees
- Potential to minimize audit adjustments

Depend On The Hartford

As a Hartford customer, you already know the peace of mind that comes from protecting your business with an insurance leader known for their financial strength and stability. So you know you can depend on The Hartford to provide insurance solutions that make business a little easier for you – solutions like XactPAY WebSM.

Why not get started today and call your local Hartford agent and put your Workers' Compensation premium payment worries to rest.

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