

# Make payroll billing workers' comp a win-win for you and your small business customers.

## ► Workers' Compensation | Payroll Billing

### Tell them about XactPAY®: The Hartford's payroll billing workers' comp.

Our research shows that once small business owners learn about our XactPAY payroll billing option, they want to register. And when you consider the benefits, it should be no surprise. Compared to an estimated annual payroll amount, XactPAY relies on real-time payroll to calculate workers' compensation premiums, resulting in more accurate premium payments. This means your customers, small and large, are less likely to pay more than they need to throughout the year – or have an audit adjustment at the end of their policy term due to under-reported payroll.

### Here's how it works.

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

### Higher retention for you.

It's a fact. Customer retention is **3 points higher<sup>1</sup>** among XactPAY customers than direct bill customers.

### Better cash flow and an easier experience for your customers.

- **ZERO** down payment
- **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.<sup>2</sup>

### Learn more.

Quote us today for workers' comp and offer payroll billing to your customers.



<sup>1</sup> Based on a comparison of The Hartford's renewal data for workers' compensation policies with and without a payroll billing option for the period 2023-2025.

<sup>2</sup> Premium audit data from audits completed for customers of The Hartford in 2023.

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