

Don't pay too much or
too little. Pay exact.

Agent Onboarding Guide: XactPAY Payroll Billing

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On-demand learning

[What is Workers' Comp and What Do My Customers Need to Know About It? \(10:24\)](#)

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What is XactPAY payroll billing?

It's The Hartford's workers' comp payroll billing option. It allows your customers to pay for their workers' comp insurance as their payroll is being processed, rather than submitting a large down payment along with several more potentially sizeable payments throughout the year. There are lots of advantages to this billing arrangement:

- No big, annual down payments. Premiums are paid based on actual payroll.
- Better cash flow. Seasonal businesses won't be starved for cash due to big down payments.
- Minimal audit adjustments. Premiums are based on reality – real payroll figures – not guesstimates.
- Saves time and worry. No more hard math when premiums come due.
- Plus, it's digital. Smooth, easy and virtually paper-free.

What is XactPAY payroll billing?

Gain an edge.

The advantage of XactPAY is that it's a true customer-pleaser. Workers' comp customers have nothing to lose and everything to gain by opting for it. It offers valuable advantages not many of your competitors can match, helping you:

- Differentiate your service against competitors.
- Increase positive customer touch points.
- Win new business.
- Increase customer retention.

Participate in our incentive program.

Besides the business advantages you gain with XactPAY, we'll be in touch with you throughout the calendar year on ways to collect incentives for your qualified leads. It's our way of thanking you for your loyalty and assistance in building our customer base.

We like to target these types of businesses

You may be surprised at the kinds of business that are prime candidates for **XactPAY**. Not just accountants, restaurants and retail stores, but also research labs, museums and yogurt shops. Look at the chart, you can probably already think of a few customers who'd make excellent prospects.

Industry	You know we write these classes		You may not know about these	
Technology& Life Science	<ul style="list-style-type: none"> • Custom Computer Programming • Software and Internet Design 	<ul style="list-style-type: none"> • Website Design • System Integrators • Internet Service Providers 	<ul style="list-style-type: none"> • Biotechnology Research Labs • Medical Device Mfg & Distributors 	<ul style="list-style-type: none"> • IT Staffing including Temporary IT Staffing • Computer Data Processing
Business& Personal Services	<ul style="list-style-type: none"> • Beauty Shops • Business Consultants • Associations 	<ul style="list-style-type: none"> • Photographers • Management Consultants • Travel Agents • Educational Services 	<ul style="list-style-type: none"> • Museums • Art Galleries • Advertising Agencies • Funeral Services & Crematories • Appliance Repair Shops 	<ul style="list-style-type: none"> • Graphic Designers • Mailing Services • Dry Cleaners • TV Repair Stores
Wholesale	<ul style="list-style-type: none"> • Florist Distributors • Gifts Distributors • Floor Covering Distributors 	<ul style="list-style-type: none"> • Sporting Goods Distributors • Electrical Supplies Distributors 	<ul style="list-style-type: none"> • Hardware Distributors • Auto Parts & Supplies Distributors • Clothing Distributors 	<ul style="list-style-type: none"> • Electrical Equipment Distributors • Janitorial Supplies Distributors
Professional Services	<ul style="list-style-type: none"> • Accountants • Legal Services • Architects • Engineers 	<ul style="list-style-type: none"> • Medical Doctors • Chiropractors • Dentists • Optometrists 	<ul style="list-style-type: none"> • Land Surveyors • Acupuncturists • Speech Therapists • Tax Preparation 	<ul style="list-style-type: none"> • Dental Labs • Veterinarians • Podiatrists
Retail	<ul style="list-style-type: none"> • Candy Stores • Jewelry Stores • Book Stores • Florists 	<ul style="list-style-type: none"> • Liquor Stores • Gift/Novelty Stores • Women's Clothing Stores 	<ul style="list-style-type: none"> • Stationery Stores • Hardware Stores • Shoe Stores • Furniture Stores 	<ul style="list-style-type: none"> • Bakeries • Garden Stores • Floor Covering Stores • Musical Instrument Stores
Restaurants	<ul style="list-style-type: none"> • Full-Service Restaurants • Delis • Caterers 	<ul style="list-style-type: none"> • Coffee Shops • Ice Cream Shops 	<ul style="list-style-type: none"> • Yogurt Shops 	<ul style="list-style-type: none"> • Fine Dining Restaurants
Manufacturing	<ul style="list-style-type: none"> • Metal 	<ul style="list-style-type: none"> • Sheet Metal 	<ul style="list-style-type: none"> • Fasteners & Buttons Mfg • Plastic Mfg 	<ul style="list-style-type: none"> • Screw Machine Products • Bolts, Nuts, Rivet Mfg
Construction	<ul style="list-style-type: none"> • Electricians • Floor Laying/Floor Work 	<ul style="list-style-type: none"> • Lawn Care • Landscapers 	<ul style="list-style-type: none"> • Glass Work • Fence Installation 	<ul style="list-style-type: none"> • Cable/Home Theater Installation
Real Estate	<ul style="list-style-type: none"> • Office Buildings 		<ul style="list-style-type: none"> • Real Estate Agents 	<ul style="list-style-type: none"> • Title Search Offices
Financial Services	<ul style="list-style-type: none"> • Trust Companies • Financial Planners 	<ul style="list-style-type: none"> • Mortgage Bankers • Investment Companies 	<ul style="list-style-type: none"> • Banks • Credit Unions 	<ul style="list-style-type: none"> • Stockbrokers • Insurance Agents
Printing & Publishing	<ul style="list-style-type: none"> • Mail Catalog Order Houses 	<ul style="list-style-type: none"> • Photocopying & Duplicating Services 	<ul style="list-style-type: none"> • Printing & Book Binding 	<ul style="list-style-type: none"> • Lithograph Services

Finding the right customer is easy

Know the right questions to ask.

If you think a customer would be a good fit for payroll billing, ask

- Does your worker's comp insurance company help you manage your cash flow?
- Did you know that – at no charge – we can help you manage your cash flow by integrating your payroll with workers' comp payments?
- Would you be interested in learning about our payroll billing program and receiving a workers' comp quote?

Share these advantages with your customer.

- No big, annual down payments.
- Accurate payments based on actual payroll.
- A minimized premium audit at year's end with little to no adjustments necessary.
- Ability to spread out payment of the expense constant, which can't be done with traditional workers' comp billing options.

What happens after your customer becomes our customer?

Your customer will register to use XactPAY's platform. Your rep from The Hartford can help with any questions, but please become familiar with these steps in case your customer comes to you.

1

Sold

Your customer accepts The Hartford's quote for workers' comp with XactPAY billing.

Reminder, the policy contact information should be that of the insured, not the payroll provider.

2

Email to your customer

A registration email quickly goes out to your customer.

If the policy is effective in the current month: The email will go out within 3 business days from issuance.

If the policy is effective in a future month, the email will go out within 3 business days of the beginning of the policy effective month.

3

Registration

Your customer can register at business.thehartford.com, using the secure log in tab in the email we send.

The registration process usually takes 3 minutes to complete. Your customer will need the following information:

- Workers' Comp Policy Number & Billing Zip Code
- Commercial Bank Account Number
- ABA Routing Number
- Payroll Frequency
- Expense Constant Payment option

4

Reminder to customer

Your customer will receive reminder emails to register.

Customers who haven't registered within 7 business days of receiving the initial email will be moved to Direct Billing.

5

Electronic consent record

Once your customer has registered, an electronic consent record will be sent to their payroll provider to turn on the payroll transmissions for the customer and return a setup record that will contain the roster.

(Available to XactPAY customers using a payroll provider.)

6

Classification

For multistate/ multiclass policies only:

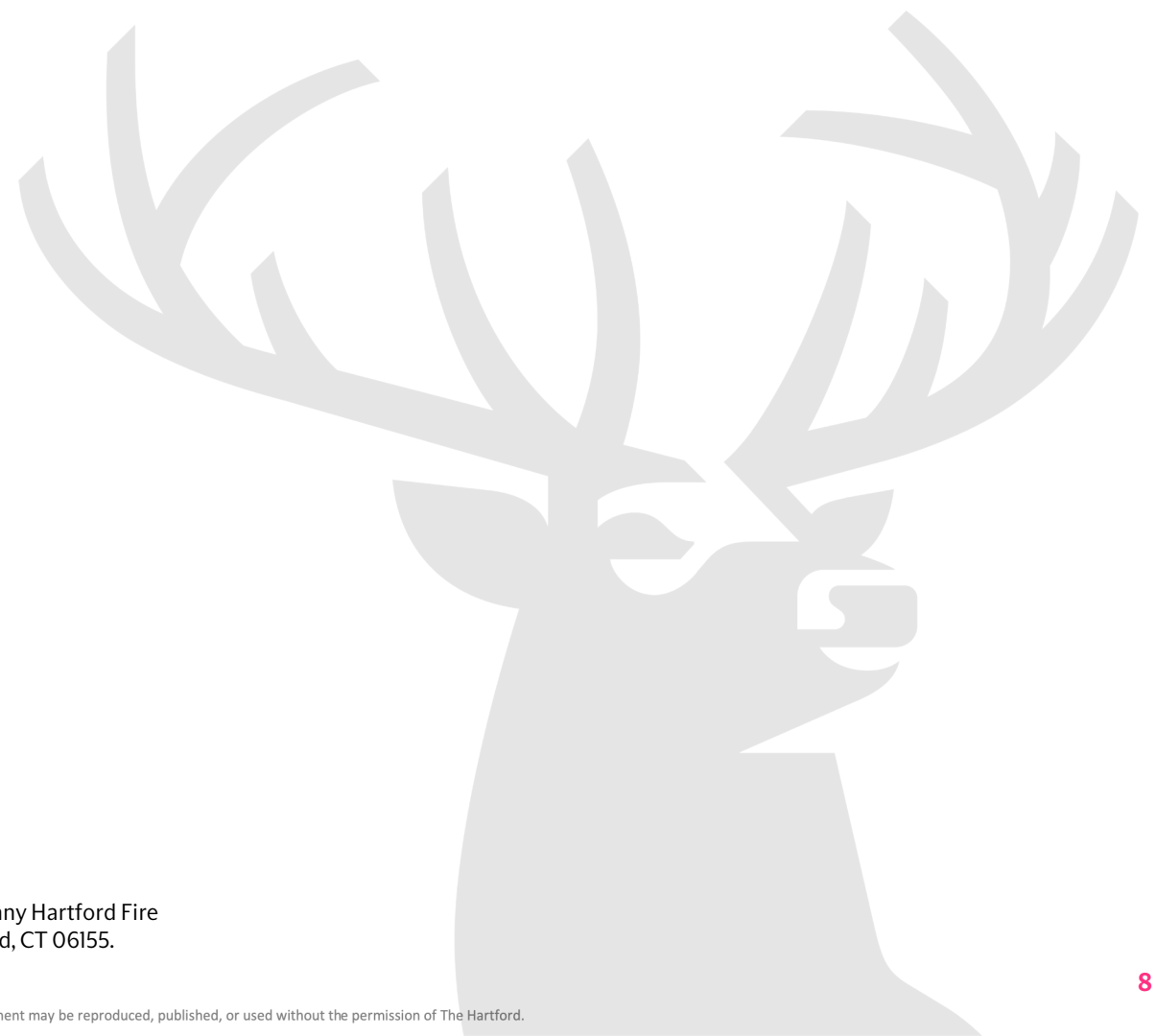
When The Hartford receives the setup file, which contains the employee roster, we'll send the customer an email to classify their employees within XactPAY.

Until classification is completed, we'll default the customer to the highest-rated class code on the policy.
(Available to XactPAY customers using a payroll provider.)

Get facts and answers

Contact customer support

1-877-287-1316



The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155.
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