

From set up to management, payroll billing gives new meaning to hassle-free workers' comp.

Workers' Compensation | Payroll Billing

Agent Benefits	Enhanced payment flexibility
	<ul style="list-style-type: none"> • Small business customers can now set up more than one bank account, making payroll billing even easier.
	Unmatched number of payroll providers adds to a hassle-free set up process
	<ul style="list-style-type: none"> • 1,100+ payroll partners means we're likely already working with your customers' payroll providers. If not, we'll work to add them – usually within 24 hours.
Agent Benefits	You can offer a solution regardless of how a customer runs their payroll
	<ul style="list-style-type: none"> • Most competitors only offer payroll billing through a self-reported option. • SmartPay Reporting Service makes it easy for customers who run their own payroll, use a payroll provider not partnered with The Hartford or uses a payroll company that owns their own insurance agency, to submit payroll to us.
Customer Benefits	Customers want a payroll billing option
	<ul style="list-style-type: none"> • Provides cash flow benefits <ul style="list-style-type: none"> » NO down payment » NO billing installment fees
	Choice model lets your customer keep their current payroll provider
	<ul style="list-style-type: none"> • A customer can select their payroll provider and keep their current insurance agent without losing the benefits of payroll billing.
Customer Benefits	Minimal audit adjustments
	<ul style="list-style-type: none"> • Compared to direct bill, payroll billing customers generally owe nothing, or a very small amount, following their audit.²

See why payroll billing is the better option.

	Integrated Partners	SmartPay Reporting Service Plus (SPRS Plus)	SmartPay Reporting Service (SPRS)	Intuit QuickBooks Online - InsurePay	Self Reported Payroll (SRP)	Direct Bill
Payroll Provider	1,100+ in ICON	Not an integrated partner; but integrated with SmartPay through third-party Finch and authorizes Finch to send data to SmartPay	Not an integrated partner; not integrated with SmartPay through Finch and customer doesn't want to self-report	Not an integrated partner and the customer doesn't want to self report	Not an integrated partner; customer is ok manually inputting payroll	N/A
Down Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	20% - 100%
Data entered in XactPAY®	Automatic	Automatic	Automatic	Automatic	Customer Enters Payroll	N/A
Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Installment and Late Fees
Customer Registration	Receives email for XactPAY	Receives email for XactPAY with SPRS Registration Form, which takes customer to Finch authorization process	Receives email for XactPAY with SPRS Registration Form	Receives email for XactPAY with InsurePay Registration Form	Receives email for XactPAY	N/A
Premium Basis	Actual Payroll Wages					Estimated and True-Up at Premium Audit
Premium Collection	The Hartford (XactPAY) via EFT	The Hartford (XactPAY) via EFT	The Hartford (XactPAY) via EFT	The Hartford (XactPAY) via EFT	The Hartford (XactPAY) via EFT	My Account, EFT, or Paper Bill
Premium Audit	Upload Audit	Traditional Premium Audit Process				
Ongoing Payroll Entry	Automatic	Based on the Customer's Payroll Provider	Based on the Customer's Payroll Provider	Based on the Customer's Payroll Provider	Customer Enters Payroll in XactPAY	N/A
Reporting	Customer manages XactPAY Via My Account					N/A
Expense Constant	The customer has the option to split the expense constant payments across the policy term.					In Full

Learn more.

Contact your representative to put payroll billing to work for your customers.



¹ 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.

² Premium audit data from audits completed for customers of The Hartford in 2023.

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