



Why pay too much or too little when you can pay exact?

Workers' Compensation | Payroll Billing

With XactPAY¹, there are:

ZERO down payments

No monthly billing or finance fees

No service charges

No more late payments

Minimal premium audit adjustments

Compared to direct bill, payroll billing customers generally owe nothing, or a very small amount, following their audit.²

More ways to pay:

You can now add multiple bank accounts for your premium withdrawals—making payroll billing easier and more flexible.

Choose XactPAY¹: The Hartford's Payroll Billing Workers' Comp

Compared to an estimated annual payroll amount, our XactPAY payroll billing option relies on real-time payroll to calculate your workers' comp premiums, resulting in more accurate premium payments. This means you're less likely to pay more than you need to throughout the year – or have an audit* adjustment at the end of your policy term due to under-reported payroll.

Here's how it works.

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

* All workers' compensation policies require a premium audit.

Learn more.

Watch this [video](#) and contact your agent to switch to XactPay for workers' comp today.



¹ This 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 Premium audit data from audits completed for customers of The Hartford in 2023.

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 Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.