



XactPAY[®] is the smart way to pay workers' comp premiums.

► 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

And... we have a solution regardless of payroll company

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 audit² adjustment at the end of your policy term due to under-reported payroll.

Along with our integrated payroll companies we partner with SmartPay. SmartPay offers SmartPay Reporting Service (SPRS) and SPRS PLUS allowing you to choose payroll billed workers' comp no matter which payroll company you use. SmartPay does all the work.

Here's how it works.

- Register for XactPAY on [My Account](#).
- Complete the [SPRS online registration form](#).
- Depending on which payroll company you use determines your path – SPRS or SPRS PLUS. Both are easy.
- SmartPay shares your payroll data 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.

Learn more.

Watch this [video](#) and contact your agent or visit **My Account** to switch to **XactPay** with **SmartPay** 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 All workers' compensation policies require a premium audit.

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 Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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. For additional details, please read The Hartford's legal notice at www.TheHartford.com.