



XactPAY® PAYROLL BILLING ONBOARDING GUIDE

Simple Steps to Get Started.



WELCOME TO XactPAY

Below are the main sections in this guide.

- 3 What's XactPAY Payroll Billing?
- 4 Our big "appetite" is your big advantage.
- 5 We like to target these types of businesses.
- 6 Finding the right customers is easy.
- 7 Getting the right information to us is simple.
- 8 What happens once your customer becomes our customer?
- 9 The Xact way to XactPAY.
- 10 You're ready. We're here.



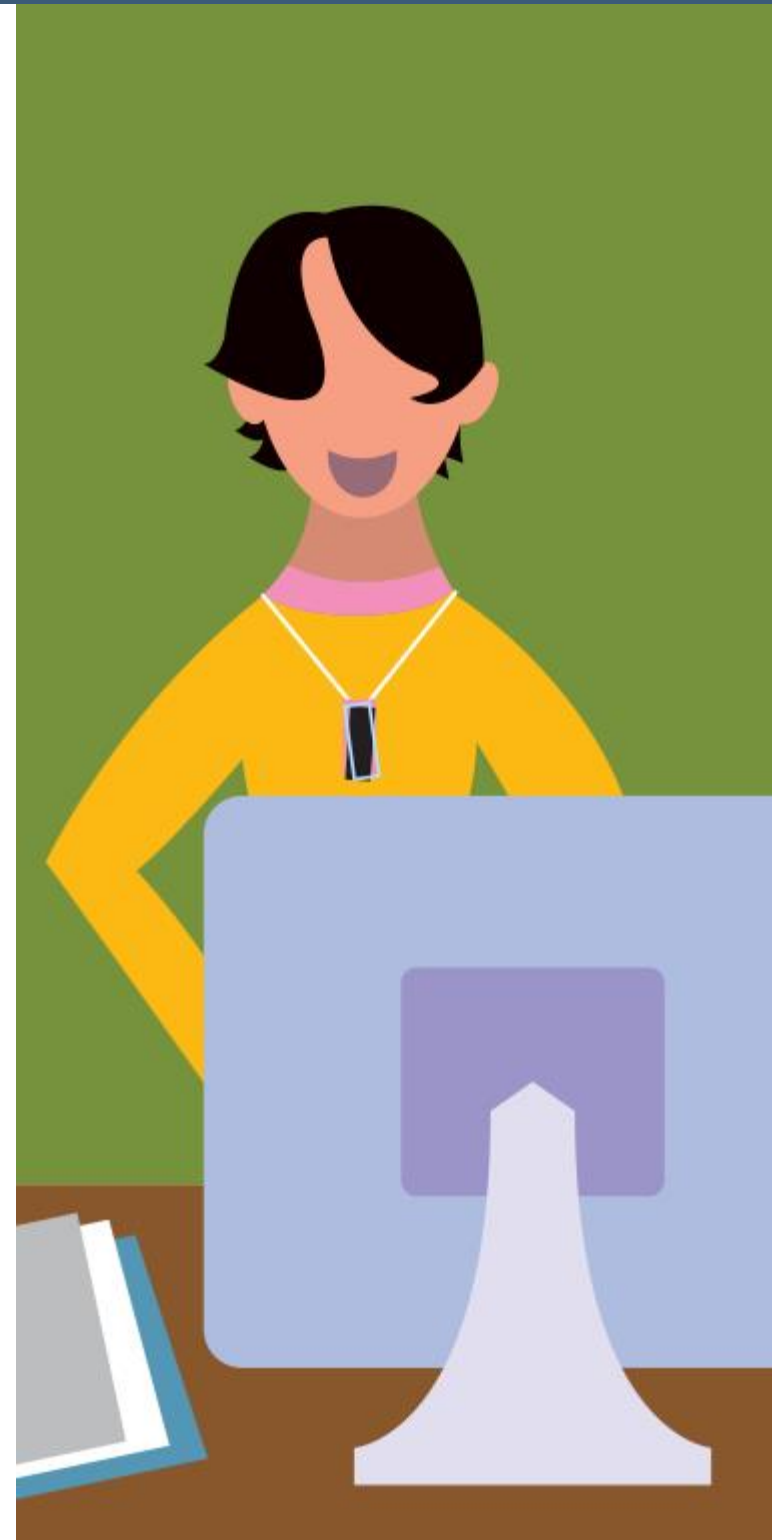
ON DEMAND LEARNING

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

[What is XactPAY®, Why You Should Offer It & How to Submit a Lead \(3:31\)](#)

[What Happens After Your Customer is Issued on XactPAY®? \(3:52\)](#)

[Increase Your Success with The Hartford's XactPAY® Program \(4:43\)](#)



Our big “appetite” is your big advantage.

The term “appetite” is insurance language for the kinds of companies we prefer to do business with – across a wide range of locations.

Simply put, the bigger the appetite, the more opportunities for you and The Hartford to target qualified customers.

Fortunately, our appetite for XactPAY workers’ comp customers is big in all states. Click on the links to see for yourself.

LINKS TO STATE APPETITE GUIDES			
Alabama	Iowa	Nevada	South Carolina
Arizona	Kansas	New Hampshire	South Dakota
Arkansas	Kentucky	New Jersey	Tennessee
California	Louisiana	New Mexico	Texas
Colorado	Maine	New York City	Utah
Connecticut	Maryland	New York State	Vermont
District of Columbia	Massachusetts	North Carolina	Virginia
Delaware	Michigan	North Dakota	Washington
Florida	Minnesota	Ohio	West Virginia
Georgia	Mississippi	Oklahoma	Wisconsin
Idaho	Missouri	Oregon	Wyoming
Illinois	Montana	Pennsylvania	
Indiana	Nebraska	Rhode Island	



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. Take a look at the chart below. 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"> • Commercial Building Owners 	<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"> • Stock Brokers • 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

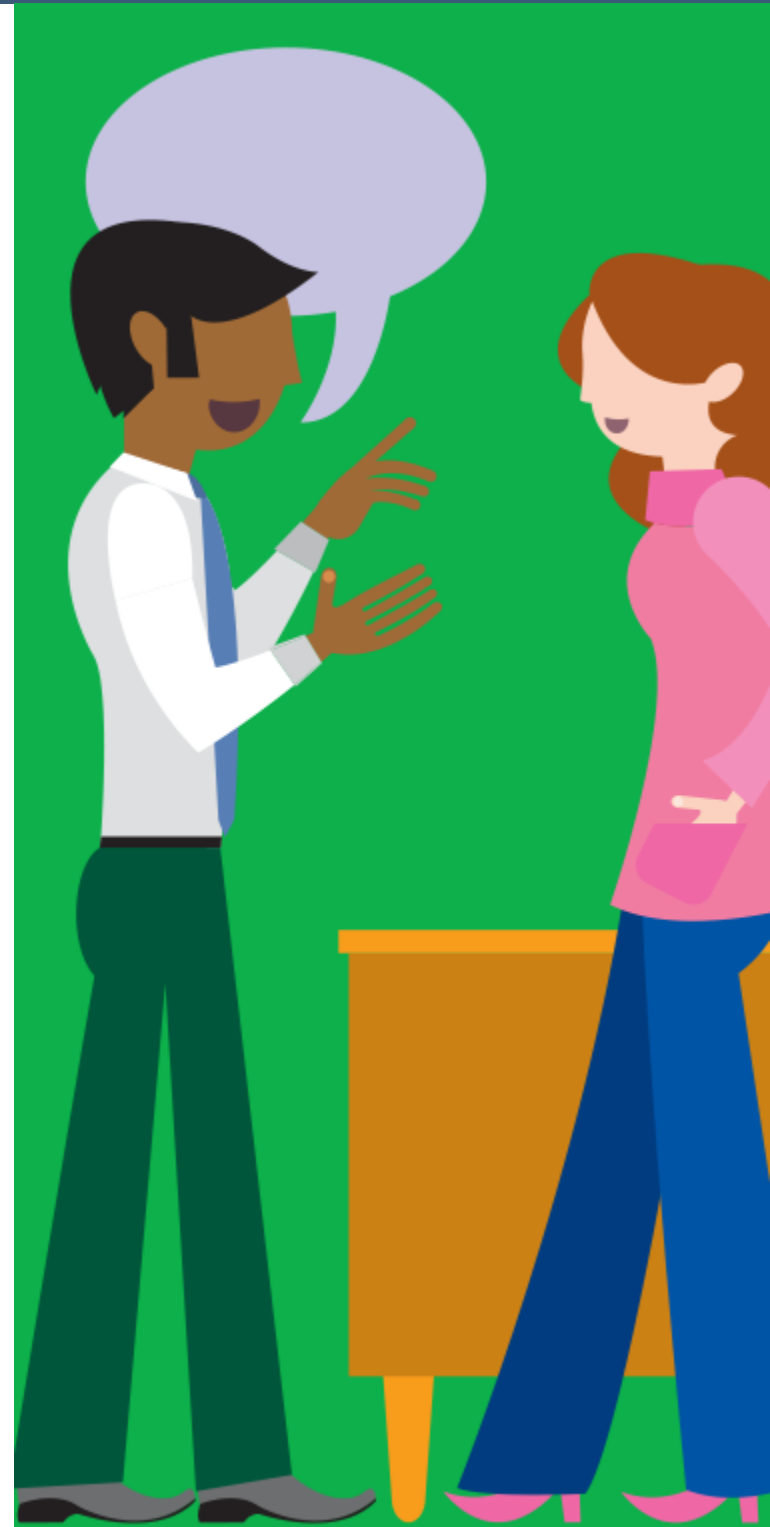
Finding the right customers is easy.

If you know the right questions to ask! If you think a customer would be a good fit for XactPAY, ask your customer:

- 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 pay-as-you-go program and receiving a workers' comp quote?

YOU CAN ALSO TELL YOUR CUSTOMER ABOUT THESE XactPAY ADVANTAGES:

- 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' compensation billing options



ON DEMAND LEARNING

[Increase Your Success with The Hartford's XactPAY® Program \(4:43\)](#)

Getting the right information to us is simple.

The Hartford has a dedicated rep who accepts leads from your company.
See page 10 for all of your contacts.

Your rep is ready to accept this information from you on your prospects:

- Company's name
- Contact's name
- Phone number
- Short description of business

We will contact your lead and keep you informed of the outcome.



ON DEMAND LEARNING

[What is XactPAY®, Why You Should Offer It & How to Submit a Lead \(3:31\)](#)

What happens once 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.



CONTACT THE SERVICE DEPARTMENT at xactpay-thehartford@thehartford.com, or 877-287-1316, 8 a.m. – 8 p.m. ET.

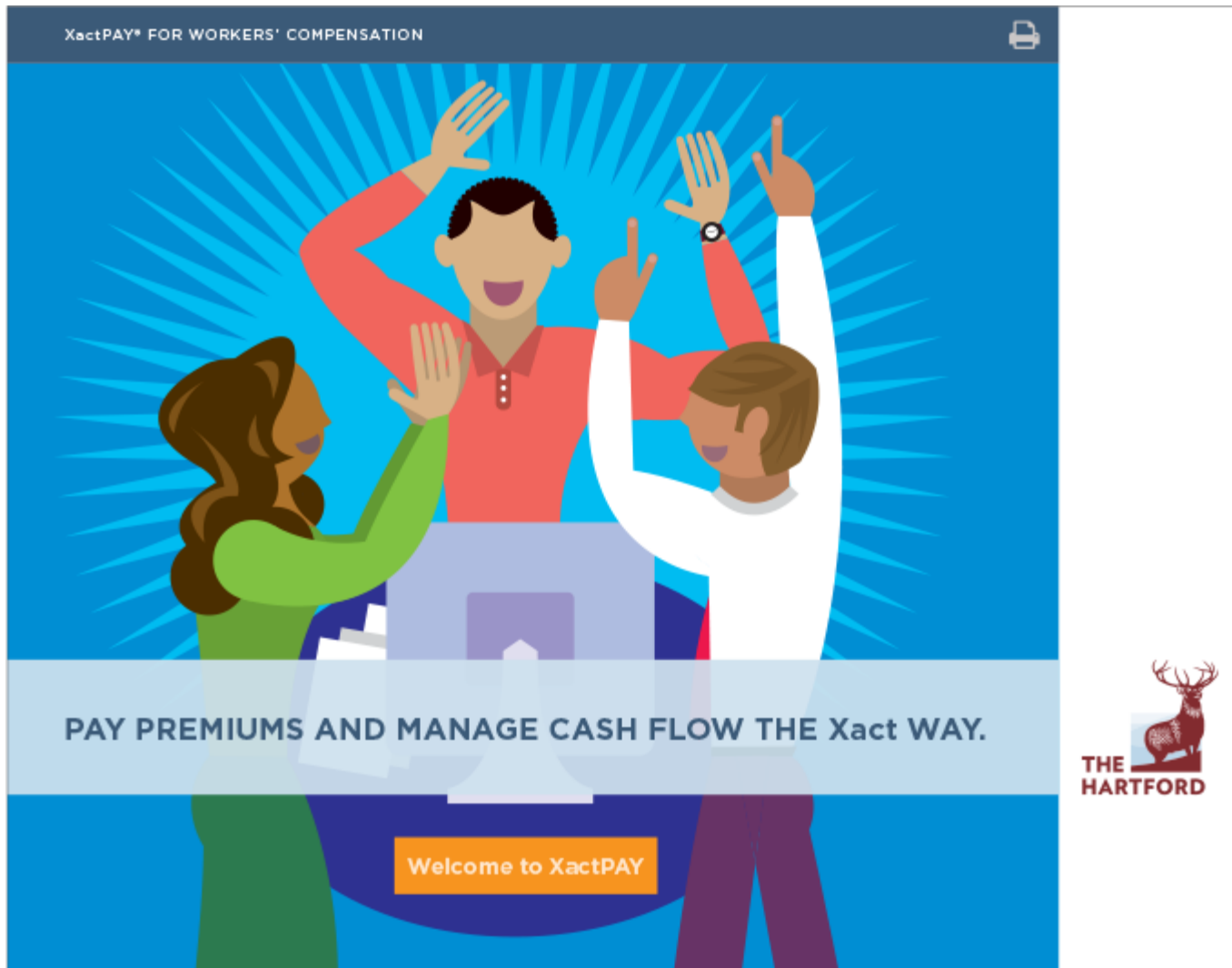


ON DEMAND LEARNING

[What Happens After Your Customer is Issued on XactPAY®? \(3:52\)](#)

The Xact way to XactPAY.

Have a good prospect for XactPAY? Email them this helpful guide by clicking on the image below. It contains direct answers to some of the most commonly asked questions. Share it whenever you think it might help.



The image shows a screenshot of a promotional email or landing page for XactPAY. The header is dark blue with the text "XactPAY® FOR WORKERS' COMPENSATION" on the left and a print icon on the right. The main content area features a vibrant illustration of three people (two men and one woman) celebrating around a laptop. The background is blue with radiating lines. A semi-transparent white banner across the middle contains the text "PAY PREMIUMS AND MANAGE CASH FLOW THE Xact WAY." Below this, an orange button says "Welcome to XactPAY". In the bottom right corner, there is a logo for "THE HARTFORD" featuring a red stag.

You're ready. We're here.

Don't hesitate to call us with questions, concerns and, of course, new prospects.

NEW LEADS

Holly Lofton, your dedicated sales specialist

holly.lofton@thehartford.com • 210-451-6565

REPORTS, ROYALTY, EDUCATION, INTEGRATION

Emily Love, your dedicated partner specialist

emily.love@thehartford.com • 704-972-0460

SET UP INDEPENDENT AGENTS THROUGH PAYROLL BILLING USING YOUR PAYROLL PLATFORM

XactPayPartners@thehartford.com

ACCOUNT-SPECIFIC PAYROLL DETAILS

Call us at 877-287-1316, M-F 8 a.m. – 8 p.m. ET.

POLICY CONVERSION

(A conversion means moving one of your current customers from your old payroll platform to your new payroll platform.)

Courtney Witt, your conversion specialist

Courtney.Witt@thehartford.com

FOR MORE INFORMATION, VISIT

thehartford.com/pb



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Prepare. Protect. Prevail.®

Certain coverages and features may vary and may not be available in all states. Applicants are individually underwritten and some may not qualify. This insurance is underwritten by Hartford Fire Insurance Company, Inc., and its property and casualty affiliates, Hartford, CT.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.



Property
Liability
Workers' Comp
BusinessAuto