

## THE CASH MANAGEMENT SOLUTION FOR WORKERS' COMPENSATION PREMIUM PAYMENTS



Times are tough. As a business owner, would eliminating a large down payment for your workers' compensation insurance interest you? You know how important it is to manage cash flow on a day-to-day basis and that's not always easy when you have to come up with a down payment that may be as much as 25% of the premium for your workers compensation policy.

### **Good news, PMI Payroll Management and The Hartford have a solution!**

**XactPAY®** allows you to pay your Hartford Workers' Compensation premium based on *actual* payrolls and one payroll period at a time. Your cash flow won't be negatively affected by a large deposit premium or by premiums based on inflated payroll numbers from previous years.

### **How Does It Work?**

It's this simple - when you purchase a workers' compensation policy from **The Hartford** and run your payroll through **PMI Payroll Management**, XactPAY® automatically calculates your workers' compensation premium for each payroll period.

### **Enjoy These Benefits!**

- No large down payment
- No finance and billing fees
- Improved cash flow
- Help to minimize audit adjustments at the end of the policy period

### **Coverage from a Workers' Compensation Leader – The Hartford**

Employee injuries can be costly in terms of lost productivity, morale and future premiums. You can trust The Hartford to provide injured workers access quality care while facilitating return-to-work and managing costs to help mitigate lost time and make the most of every health care dollar.

Why not get started today and put your Workers' Compensation premium payment worries to rest?



**Contact: [sales@wedopayroll.com](mailto:sales@wedopayroll.com)**

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