

## Highlights of The Hartford

- Improves cash flow
- Eliminates down payments
- Premium calculated on actual payrolls
- No checks to write
- No finance fees
- Minimal audits
- Convenient
- Competitive pricing
- Leading-edge products
- Well-recognized insurance partner

## Benefits of the ExactPay Program

- Saves you time and money
- Works with current budget rather than on projected payroll enabling small businesses to benefit
- No monthly billing
- “One-Stop Shop” - Everything you need in one place
- Competitive insurance rates
- Responsive service from educated insurance experts
- Excellent loss control/safety resources
- Superior claims with a 24-hour, toll-free number

## Traditional Workers' Compensation Plans Require:

- Large deposits
- Annual audits
- Higher administration costs

## The Hartford Stands for...

- Stability and security in the industry. The Hartford logo is recognized worldwide.
- One of the largest investment/insurance companies in the US.
- Almost 200 years of financial stability.
- Competitive insurance rates.
- Excellent control/safety resources.
- Over 30,000 employees.



## Frequently Asked Questions

**Q: When do I need to buy workers' compensation insurance?**

A: In most states, workers' compensation is required when you have one or more employees. There are a few states that do not require employers to carry workers' compensation coverage.

**Q: How much does workers' compensation insurance cost?**

A: Workers' compensation pricing is based upon your employee payroll, the number and job classification of the employees, classification of your business and past loss experience. The employer pays the cost of the workers' compensations.

**Q: Where do I buy workers' compensation?**

A: Almost all states are "open market", which means the coverage is underwritten by private insurers; and some states are "closed" or "monopolistic"- the coverage is underwritten by a state-sponsored fund (ND, OH, WA, WV, WY). In states that are open, rates can vary between insurance carriers depending on the type of business the carrier is attempting to attract. In an open market, the rates for workers' compensation are competitive.

**Q: What does workers' compensation insurance do?**

A: Workers' compensation pays for the rehabilitation, recovery and medical bills of employees' work-related injuries, as well as lost time when they are unable to work because of a work-related injury. Workers' compensation is not a substitute for health or medical insurance, since employees are only covered for on-the-job injuries.