

XactPAY WebSM

SPECIAL
EDITION FOR
QUICKBOOKS®
PAYROLL
USERS

*The Cash Management Solution for
Workers' Compensation Insurance Premiums*



Gain a Competitive Edge.

XactPAY WebSM was developed to provide an integrated workers' compensation payroll premium billing solution to insureds who use QuickBooks[®] payroll. It will allow you to provide a pay-as-you-go workers' compensation solution to Hartford policyholders so they can better manage their cash flow. The benefits of this service include:

- Elimination of a large down payment
- No monthly checks to write
- No monthly billing fees
- Calculations based on your clients' reported payroll
- Helps minimize end of policy audit term surprises

You've asked for this for a long time – and we've delivered! Now you can increase your book of business with The Hartford's integrated workers' compensation payment service while earning the standard agency commission on all policies issued to your new and existing customers who use the XactPAY WebSM service.

No other carrier currently offers this opportunity!

Grow Your Workers' Compensation Business

It's easy to get started with XactPAY WebSM. Follow the steps below to learn about this unique service, then take advantage of our marketing materials and start talking to your customers about XactPAY WebSM.

1. Visit XactPAY WebSM online (www.xactpayweb.com) for details. To register for XactPAY WebSM business, you must first have a client who wants to take advantage of the many benefits this service has to offer.

- Talk to your existing Hartford clients about the benefits to their business of using this service.
- Talk to your accountant about this opportunity and ask for referrals.
- Use the materials discussed in this brochure (available to order through iMarket, The Hartford's one-stop online marketing portal) to attract new business.

2. Once you have a prospective XactPAY WebSM client, register for XactPAY WebSM with your first submission.

- Go to www.xactpayweb.com and complete the referral form by entering both your information and your client's information. Then sign the agency agreement addendum, and return it via fax or e-mail. Instructions are provided on the site.

Note: Once your agency has registered on the site and returned the signed agency agreement addendum, you will be able to use ICON 2.0 for all future submissions. The following instructions apply to the first submission only:

- Information will be sent to The Hartford's Payroll Alliances Center (PAC) through the XactPAY WebSM mailbox. Upon receipt, PAC will contact you for underwriting information.

- Your client's information will automatically be entered into ICON 2.0/Siebel using your default PAC Producer Code until your sub code is received. The policy will be issued with your sub code.
- PAC's Contract Team sends the XactPAY WebSM agency agreement addendum out to you. Be sure to return the signed addendum immediately to PAC via e-mail or fax to avoid delay in receiving your XactPAY WebSM sub code.
- PAC then assigns your agency an XactPAY WebSM sub code. The policy will be bound pending your receipt of the sub code. Your agency is credited for any premium from the XactPAY WebSM sub code, because it rolls up into your master code.

3. Future submissions may be submitted via ICON 2.0

- Once you have registered your first XactPAY WebSM client on www.xactpayweb.com, and returned the signed addendum, you can then use ICON 2.0 for all future submissions.
- The CPID for XactPAY WebSM is **A487**. You will need to enter that, and your XactPAY WebSM sub code with each submission.
- Make sure "Payroll Deduct" shows in the Billing Type drop down box.*
- Enter all the rest of the information just as you would with any Hartford submission.

Other lines of business are not written on the XactPAY WebSM platform and thus would be a direct bill through the regional office.

* If "Payroll Deduct" does not appear as the Billing Type, and you've checked to make sure your CPID and XactPAY WebSM sub codes are correct, call the Agency Interface Services Help Desk number (1-877-322-4833), or your Hartford sales rep for assistance.

XactPAY WebSM Marketing Materials

The Hartford has developed a variety of marketing materials to help you understand the XactPAY WebSM service and provide key information to your customers. Visit iMarket, your one-stop online marketing portal to order a supply of materials to help you market XactPAY WebSM.

For You:

The Competitive Edge You've Been Asking For!

XactPAY WebSM Special Edition for QuickBooks[®] Payroll Users

Unique in the Marketplace
 Nothing you see from small-commercial accounts out of business faster than inadequate cash flow. As an agent, you know that large premium deposits for Workers' Compensation on the size of the business is essential for a small business. To have an edge in the marketplace, you need to be able to advance the cash flow more connected with Workers' Compensation.

Now you can be one of those professionals at the cutting edge and offer a unique pricing solution developed by The Hartford. It is called XactPAY WebSM and is exclusively available to Hartford Agents. XactPAY WebSM allows the Hartford agent to provide a complete, one-time premium payment for collecting Hartford Workers' Compensation premium on a per-occurrence basis, one payroll at a time, for small businesses that use QuickBooks[®] Payroll.

Benefits to Your Clients
 Most business would be thankful for the opportunity to take advantage of the solution that will save them. It has not been available to business either. But one that pays through a payroll service firm. Now, if a business uses QuickBooks[®] Payroll and has a Hartford Workers' Compensation policy, it can be eligible for this service. The advantages are many:

- Eliminates large premium check payments
- No monthly checks to write
- No monthly billing fees or late fees
- Premium calculations automatically based on actual payroll
- Helps minimize cost of policy with surprise

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Agent Flyer (SIPS 107037)

This quick overview will provide you with information about what XactPAY WebSM can do for your clients and their bottom line.

Now XactPAY WebSM Is Available in ICON 2.0!

Scheduling on XactPAY WebSM had just got easier! Now you can submit your XactPAY WebSM business through ICON 2.0 as well as through the Web www.hartford.com/online. With ICON 2.0 it's a snap! Just follow these three simple steps to enter a submission directly to The Hartford's Payroll Claims Center.

1. Customer Information Screen

Enter the XactPAY WebSM Code #44 for the Current Payroll ID Field. This field is required for XactPAY WebSM Submissions.

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ICON 2.0 Flyer (SIPS 107020)

Use this flyer as your visual map to begin writing XactPAY WebSM business using the system you're already quoting and submitting on... ICON 2.0

XactPAY WebSM Article for Local Publications

This pre-approved article template can be downloaded and sent to your local publications. All you'll need to do is insert your contact information.

Do you use QuickBooks[®] for your payroll?

Then you'll think The Hartford's pay-as-you-go option for the payment of workers' compensation (WC) premiums for policies issued by The Hartford is the best thing since sliced bread!

Instead of paying WC premiums in advance, you can improve your cash management with The Hartford's XactPAY WebSM, an internet-based solution for WC premiums that calculates periodic payments based on actual payroll throughout the policy term – eliminating the need for large check payments.

Your WC insurance is only as good as the company that stands behind it. Protect your business with an insurance leader who makes business a little easier for you and save some time with The Hartford solution from The Hartford. Your WC premium worries will be toast!

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Co-Branded Advertisements

Generate your own prospects by leveraging The Hartford brand. Download these advertisements and provide them to your local publications along with your contact information, which they can insert for you. For maximum impact, use with the article referenced above.

Do you use QuickBooks[®] for your payroll?

Then you'll think The Hartford's pay-as-you-go option for the payment of workers' compensation (WC) premiums for policies issued by The Hartford is a bright idea!

Instead of paying WC premiums in advance, you can improve your cash management with The Hartford's XactPAY WebSM, an internet-based solution for WC premiums that calculates periodic payments based on actual payroll throughout the policy term – eliminating the need for large check payments.

Don't let estimated WC premium payments leave you in the dark. Protect your business with an insurance leader who can show some light on how to make things easier. Turn on a total insurance solution from The Hartford and turn off your WC premium payment worries for good.

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Give Your Clients a Cash Management Solution for Workers' Compensation Premium Payments

XactPAY WebSM from The Hartford

As an accountant, you know that cash management is key to the success of most businesses. That's not always easy when business owners have to pay Workers' Compensation insurance premiums in advance, ring up that cash. Now, The Hartford is offering a Web-based cash management solution for the payment of premiums for Workers' Compensation policies issued by The Hartford that will make business easier for them.

XactPAY WebSM is The Hartford's simple, secure and affordable solution to the payment of premiums for a Hartford Workers' Compensation policy for businesses that use QuickBooks[®]. Instead of an advance Workers' Compensation insurance premium and a substantial single check payment, XactPAY WebSM saves the premium on actual payroll.

How Does It Work?
 It's this simple:

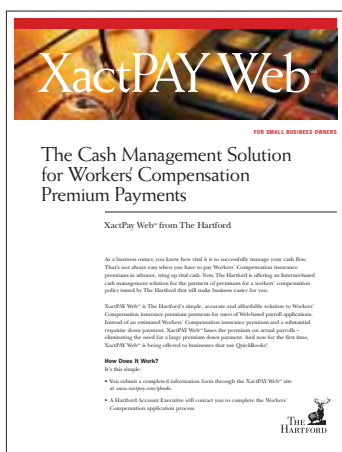
- The business owner submits a completed information form through the XactPAY WebSM site at www.xactpay.com.
- A Hartford account executive will contact the prospect to complete the Workers' Compensation application process and, if the prospect satisfies the applicable workers' compensation guidelines, may offer a workers' compensation quote.

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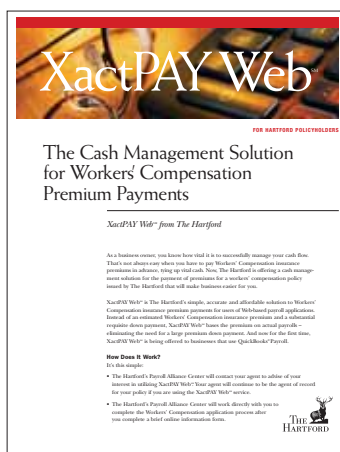
Accountants and Consultants Flyers (SIPS 107034, 107035)

Provide these flyers to accountants in your area to let them know about this valuable cash flow tool for their customers – then ask for referrals.

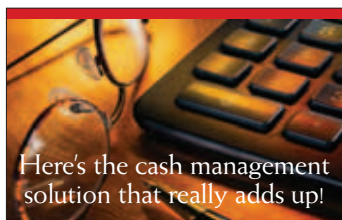
For Your Customers:



Prospecting Flyer (SIPS 107011)
 This prospecting piece will help you message XactPAY WebSM to customers that need a workers' compensation policy and use the QuickBooks Payroll software.



Current Customer Flyer (SIPS 107030)
 Use this flyer to market XactPAY WebSM, Special Edition for QuickBooks Payroll users, to your existing Hartford policyholders.



XactPAY WebSM Prospecting Postcard (SIPS 107053)
 This lively postcard will help you bring in clients who need a quick solution to their workers' compensation cash flow.



XactPAY Web Direct Mailer (SIPS 107029)
 This direct mail piece shows customers the benefits of XactPAY WebSM.

QuickBooks[®] is a registered trademark and service mark of Intuit, Inc. in the United States and other countries and is displayed herein with permission. XactPAY WebSM is a special edition for QuickBooks[®] users with QuickBooks[®] Pro/Premier/Enterprise U.S. PC Versions 2005+ software only. The purchase of a Hartford Workers' Compensation policy is necessary to utilize the XactPAY WebSM service. All insurance policies offered by The Hartford are sold through licensed agents appointed by The Hartford.

