



Does Your Workers' Compensation Insurance Company Help You Manage Cash Flow? The Hartford Can!

These aren't easy times for small business owners. Cash and credit are both in short supply.

We'd like to help. The Hartford, a leading insurer for workers' compensation insurance, offers XactPAY XpressSM, a pay-as-you-go billing solution for workers' compensation premium.

The benefits to you include:

- Reduction of large premium down-payments
- Help in managing cash flow
- Billing charges become obsolete
- Mitigation of audit surprises by basing work comp premium charges on actual, real time payroll numbers

The Hartford has been providing workers' compensation insurance to small businesses like yours since 1913, shortly after the first state passed a workers' compensation law.

Coverages are underwritten by Hartford Fire Insurance Company and its property and casualty affiliates, Hartford Plaza, Hartford CT 06155, CA lic.# 5152.

Possession of this material by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To determine such information, please contact your state's Insurance Department or The Hartford at 1-888-203-3823.

(C) 2010 The Hartford Financial Services Group, Inc. All rights reserved.