



OFFER PAY-AS-YOU-GO WORKERS' COMP REGARDLESS OF PAYROLL PROVIDER.



SALES TIP

Think of payroll billing as a bill plan that allows your customers zero down payment and to pay their premium based on actual payroll.

➤ SmartPay Reporting Service (SPRS) allows you to offer pay-as-you-go workers' comp for most payroll providers.

SPRS is a great alternative when 1. the payroll provider your customer uses isn't offered as an option in ICON AND 2. your customer doesn't want to self-report using The Hartford's Self-Reported Payroll.

SmartPay does all the work. There's an annual customer fee of \$130, paid to SmartPay for this service. You'll earn full commission. SmartPay will ask the customer to complete this [form](#) and will take it from there.

➤ How to issue a policy on payroll billing if the payroll provider isn't listed in ICON AND there's no time to see if the payroll provider can be integrated.

In ICON, once you've issued the workers' comp policy and chosen payroll billing as the billing choice, type the payroll provider you are looking for and select SmartPay Reporting <<payroll provider>>. If you don't see the name, select SmartPay Reporting-All Other.

Billing Information

Total Estimated Premium \$668.00
Total Taxes and Surcharges \$0 (Included in Total Estimated Premium)

* Does your customer use a payroll service provider? Yes ☒ No ☐
We can integrate with a customer's payroll provider for Payroll Billing.

* Who is their payroll service provider? SmartPay Reporting-All Other (\$130 fee)

Payroll Billing

We partner with your customer's payroll provider for easy, automatic payroll billing.

- ☒ No down payment needed
- ☒ Smoother premium audit experience
- ☒ No finance fees or service charges

* Would your customer like to enroll in Payroll Billing? Yes ☒ No ☐

Insured Payroll Billing Contact

We need to be able to reach the person who handles payroll at your customer's company.

* First Name [E]
* Last Name [Last Name]
* Phone [(860) 555-1212]
* Email [name@email.com]

➤ Now that we offer 700+ integrated payroll providers, access to SPRS, and the ability to self-report, you can offer pay-as-you-go to every customer.

So ask your customer about their payroll provider when you're offering workers' comp. Then share the benefits payroll billing delivers:

- Keeping the payroll company they use
- Better cash flow management
- Zero down payment
- Automatic premium withdrawals
- Premiums based on actual, not estimated payroll
- An easier time at premium audit
- Easy to get started

And remember, payroll billing delivers more for you, too. In addition to more selling opportunities, you'll have more renewals, more time for new business and more ways to maximize earnings. Maybe best of all, customers want pay-as-you-go when they hear about it, so it's an easy conversation to have.



AS YOU DECIDE THE PAYROLL BILLING PATH FOR YOUR CUSTOMER, CONSIDER THESE OPTIONS:

1. If your customer is already using an integrated payroll provider, choose that provider in ICON. It's the easiest and allows for upload audits. Examples include: Heartland and Paylocity.
2. If your customer isn't using a payroll provider that's integrated into ICON, ask them to consider SPRS. They will need to share their information with SmartPay via this [form](#).
3. If your customer doesn't want to share their information with SmartPay and still wants payroll billing, you can offer Self-Reported Payroll (SRP), choosing SRP from the ICON drop down. There's no fee for SRP, however the customer needs to input their payroll.

Important: The SPRS premium audit experience is the same as self-reported payroll: upload audit is not available. So, consider integrating your customer's payroll provider.

MAKE PAY-AS-YOU-GO YOUR FIRST ORDER OF BUSINESS.

Questions? Your sales representative can help. Learn more about [SmartPay](#).



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