



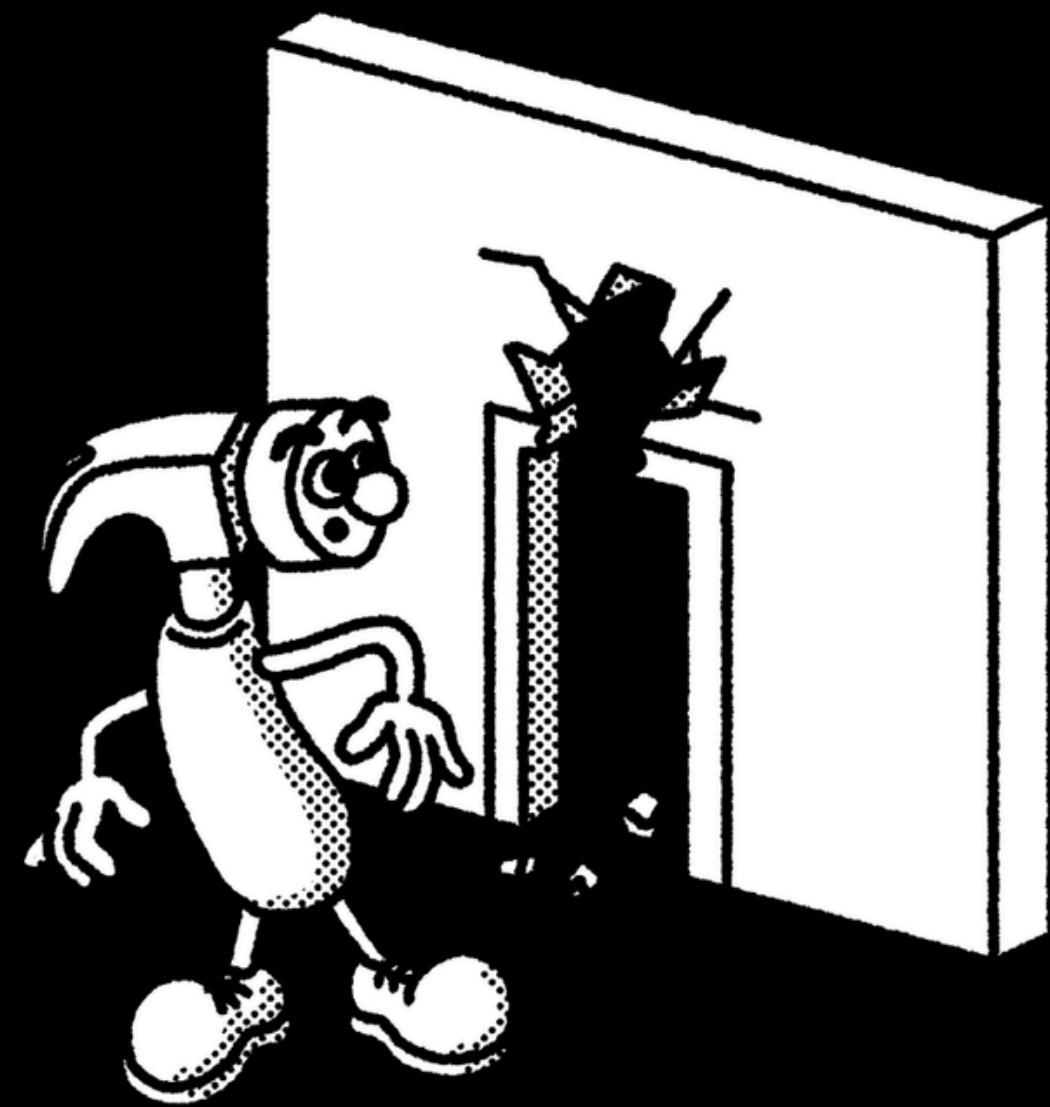
Working at **ERGO** | **Next**



The Year Was 1745 BC.

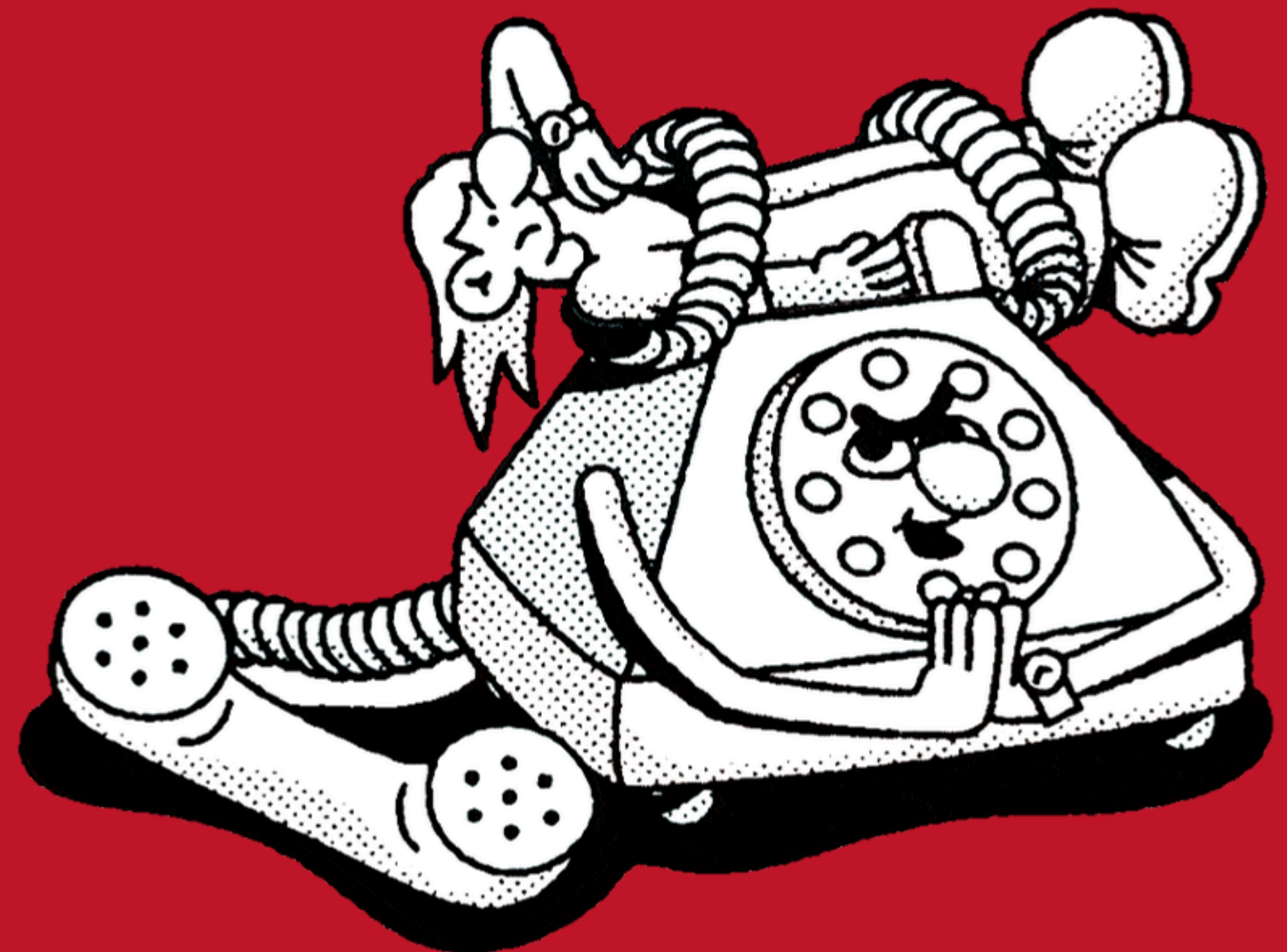
King Hammurabi of Babylon wasn't just carving lines into the side of a gigantic black rock, he was recording the world's first insurance laws. A pretty ingenious idea for a society that was still millenia away from stumbling upon the need for indoor plumbing.

What looked like primitive language was actually a system designed to protect social good. It was a collective way for individuals, traders, and business owners to protect one another. But as the centuries passed...



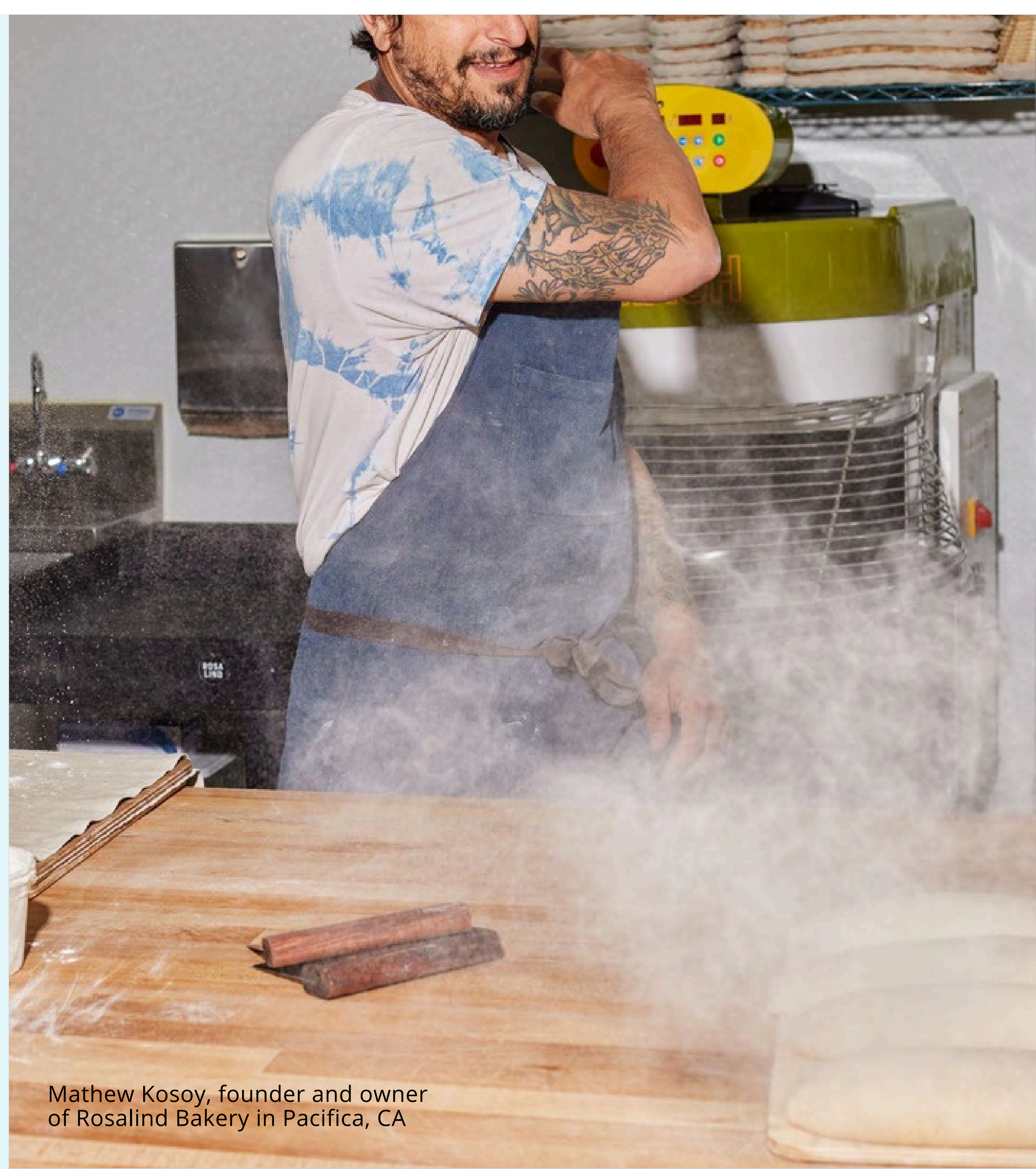
Consumer trust in the insurance industry eroded.

Insurers became more aggressive in avoiding paying claims.

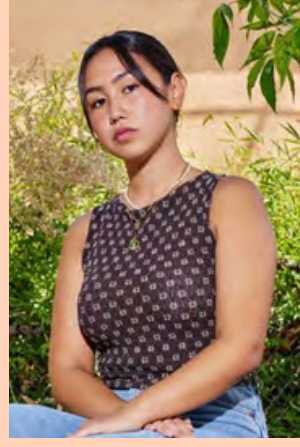


And customer
service all but
DISAPPEARED.

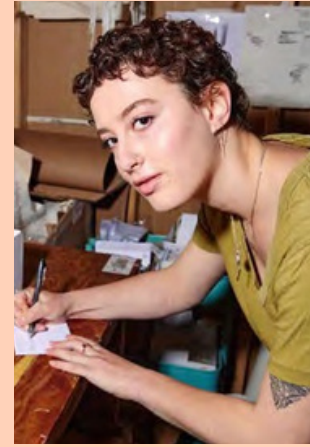
Enter **ERGO | next** Insurance.



Mathew Kosoy, founder and owner
of Rosalind Bakery in Pacifica, CA



**A band
of rule
breakers
hellbent on**



**turning
business**



**insurance
on its
head.**



We're 100% dedicated to
small business  and
the  self-employed.

We swapped “one size fits all”



for Custom-Tailored policies.



Mercy Vintage,
Oakland, CA

Retail



Le Beau Market,
Oakland, CA

Retail


We traded phone calls
and paper work



for coverage in
just 10 minutes.

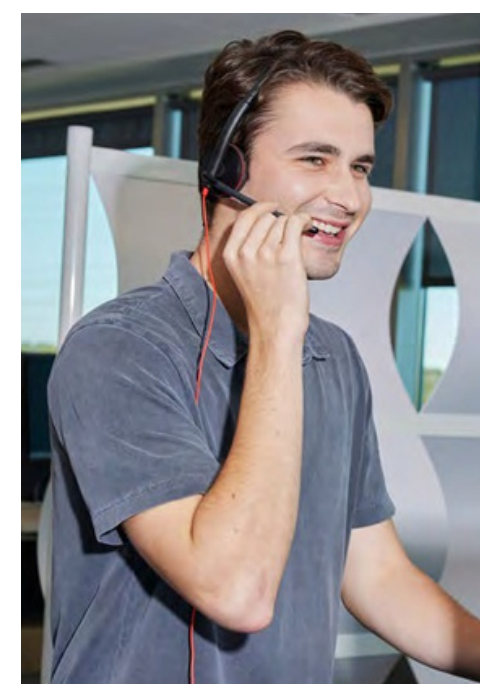
We  started  thinking 
 beyond  profit  and
more  about  people. 

Hold on, that's a BIG one.

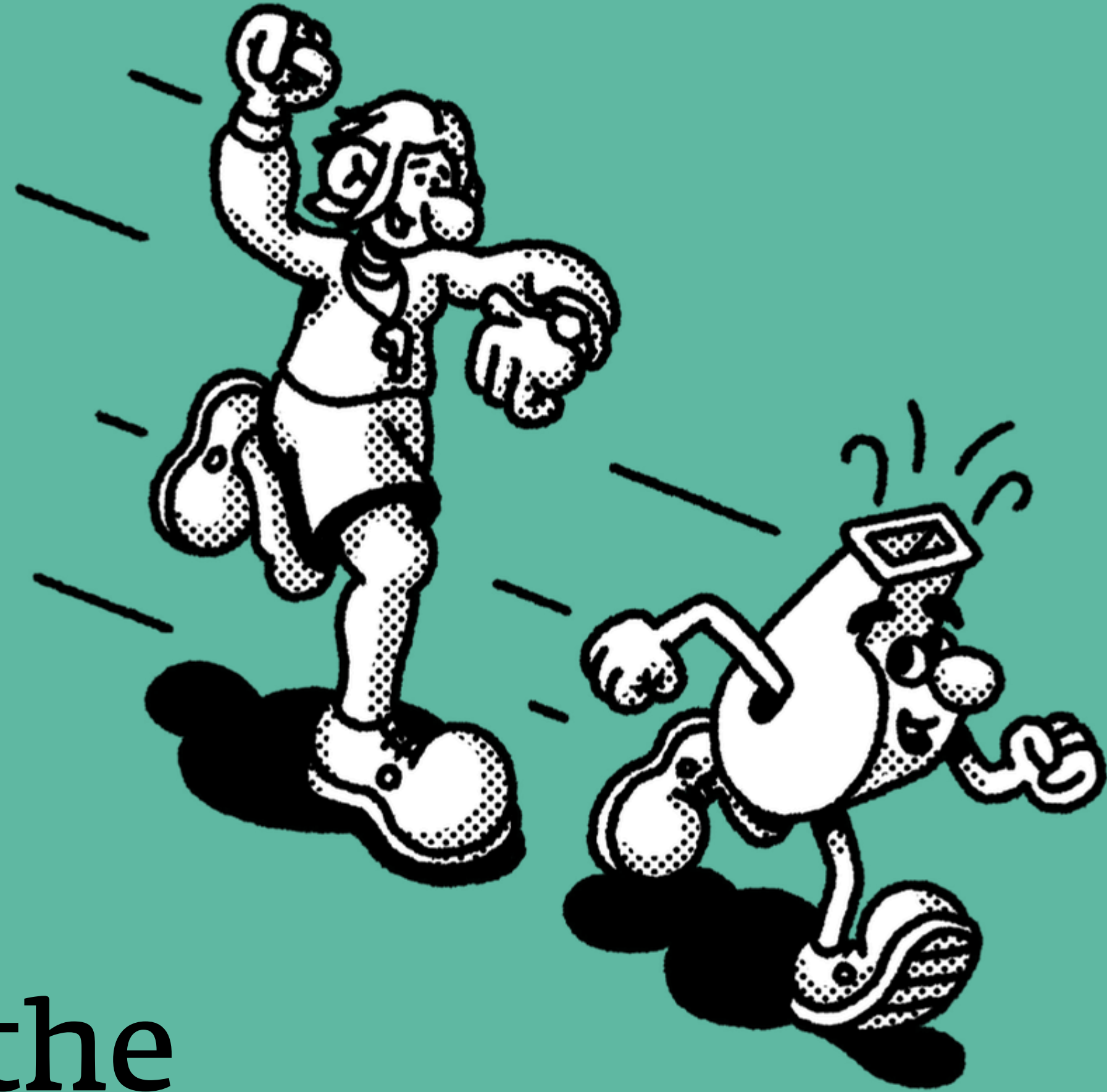
Really  Big.



People.



Our customers aren't
small businesses,



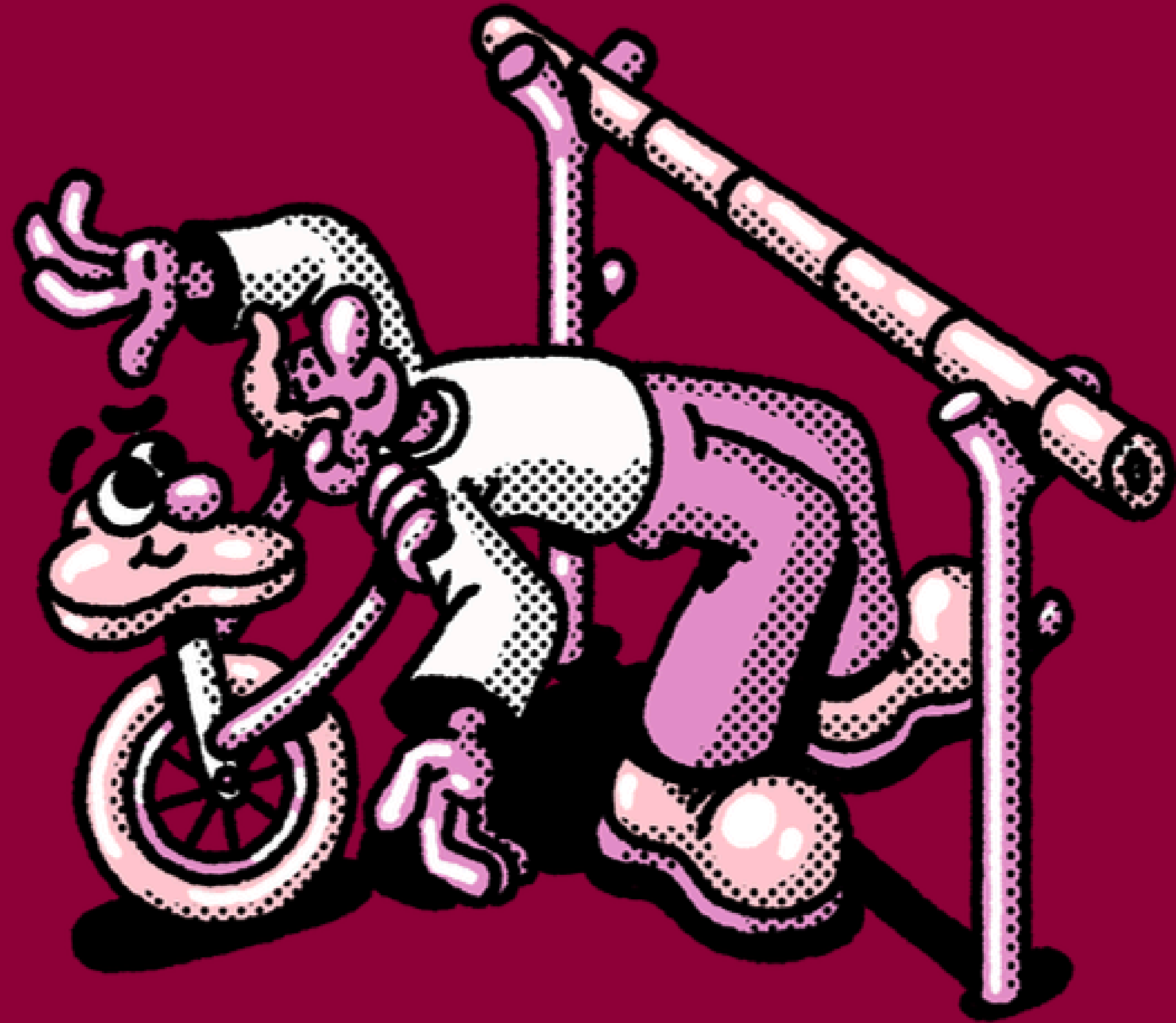
but the
entrepreneurs
that run them.



MMD Architecture,
Austin, TX

Creative Services

And the truth is, those people really need our help.





See, being an

entrepreneur

is nearly

impossible.

50%

of small businesses fail
within the first five years.

70%

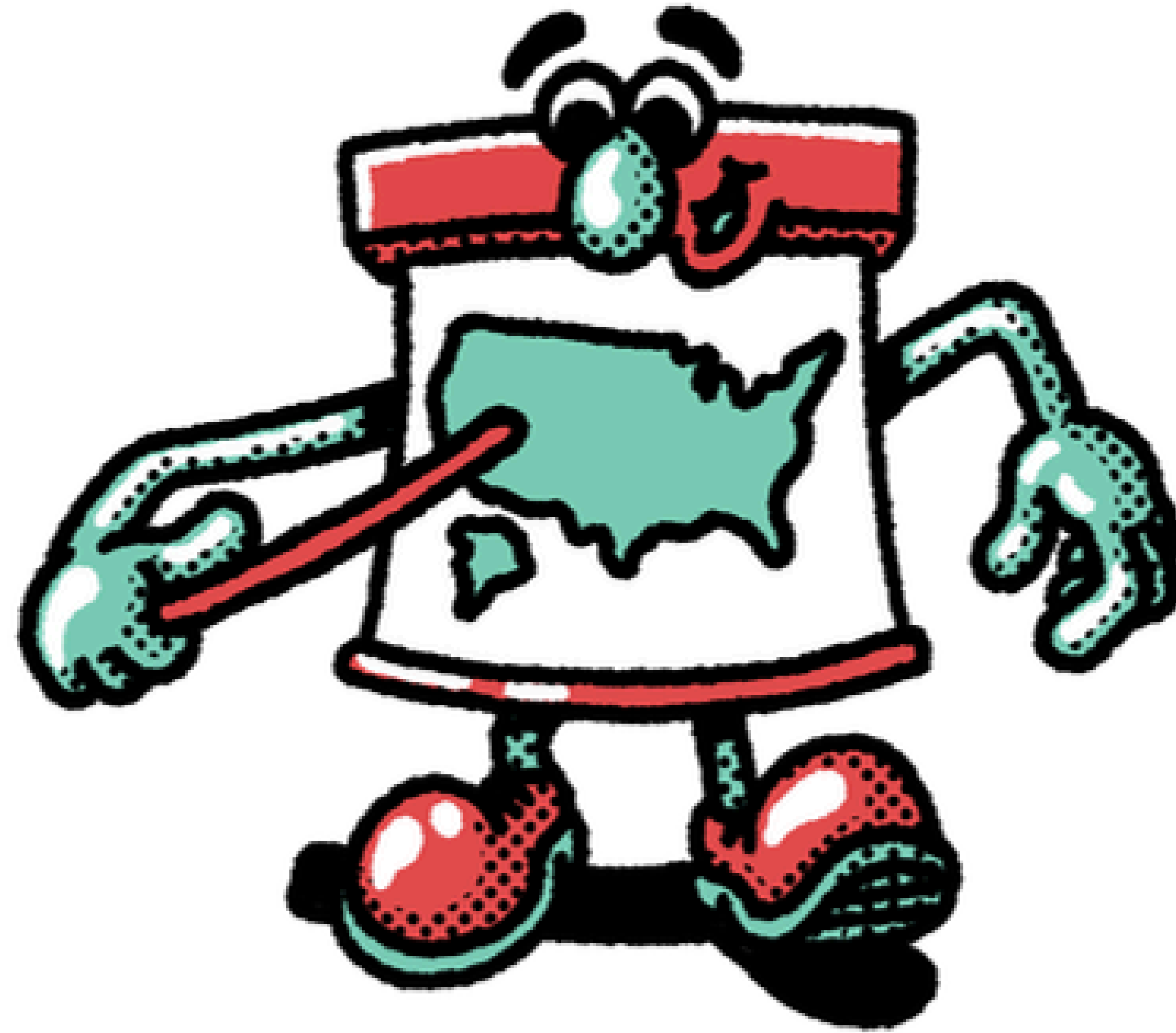
of small businesses fail
within the first ten years.



3 Small Plates Catering in Austin, TX

And yet there are 30,000,000 small business owners in America, with more and more setting up shop each day.

Just think about that for a second.



That means 10% of our country's population are small business owners.



Now picture ten different faces from your life. **At least one of them is a small business owner.**

Small businesses are not
gigantic, faceless corporations.

These are our brothers, sisters,
parents, neighbors and friends.



Sarap Shop – A family owned business in Oakland, CA

This is why our vision is to

Help Entrepreneurs Thrive.

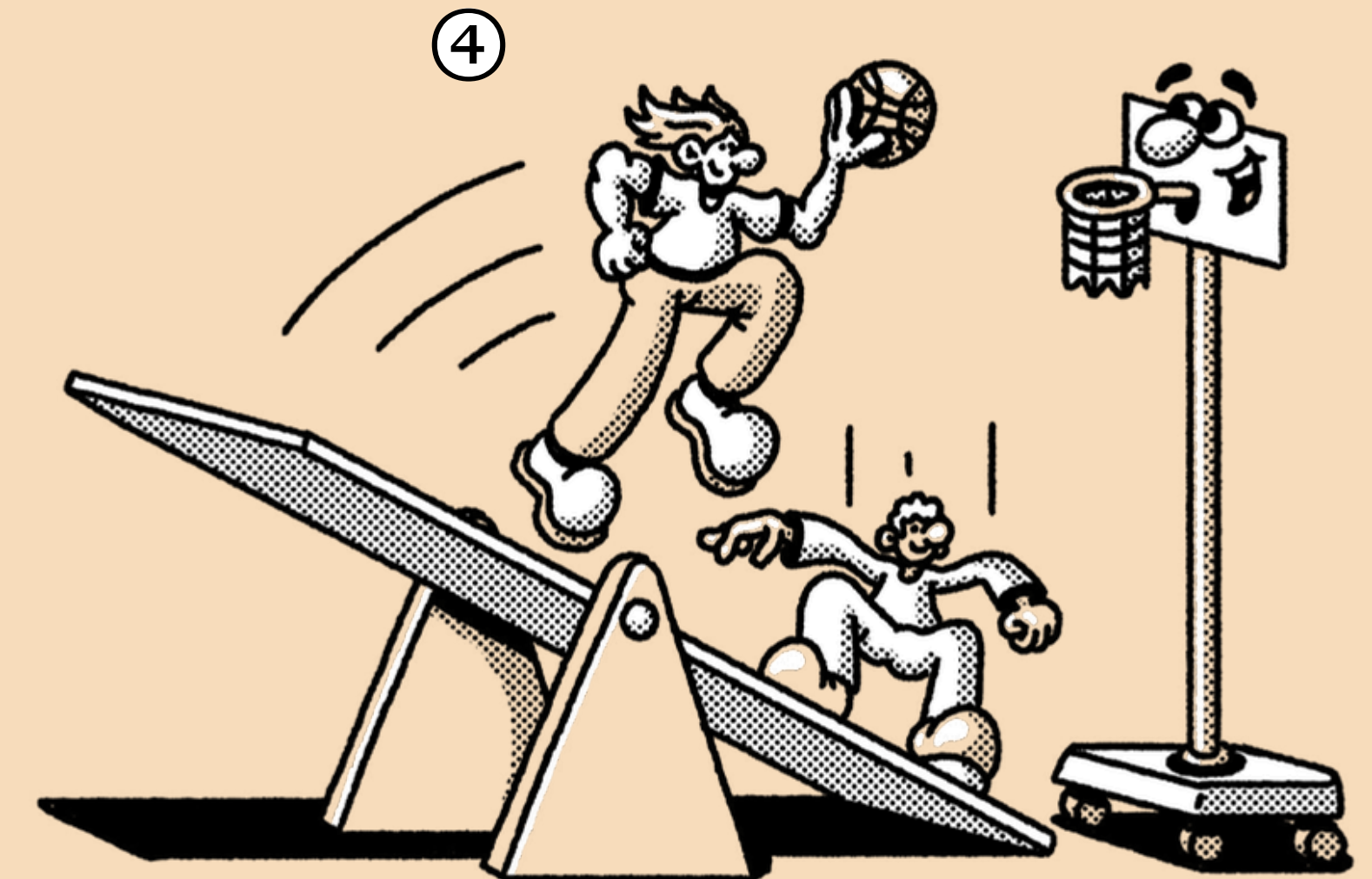
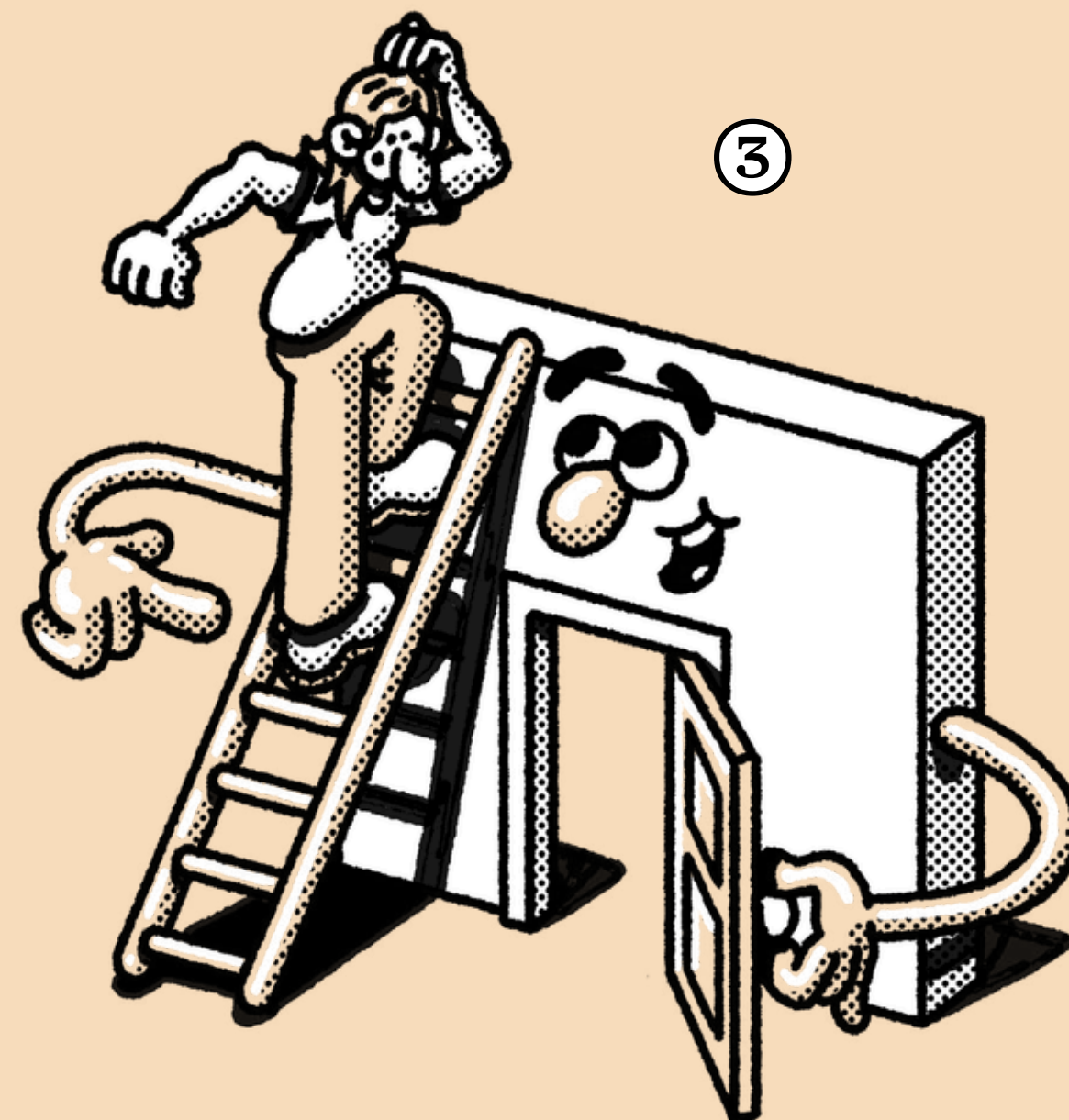
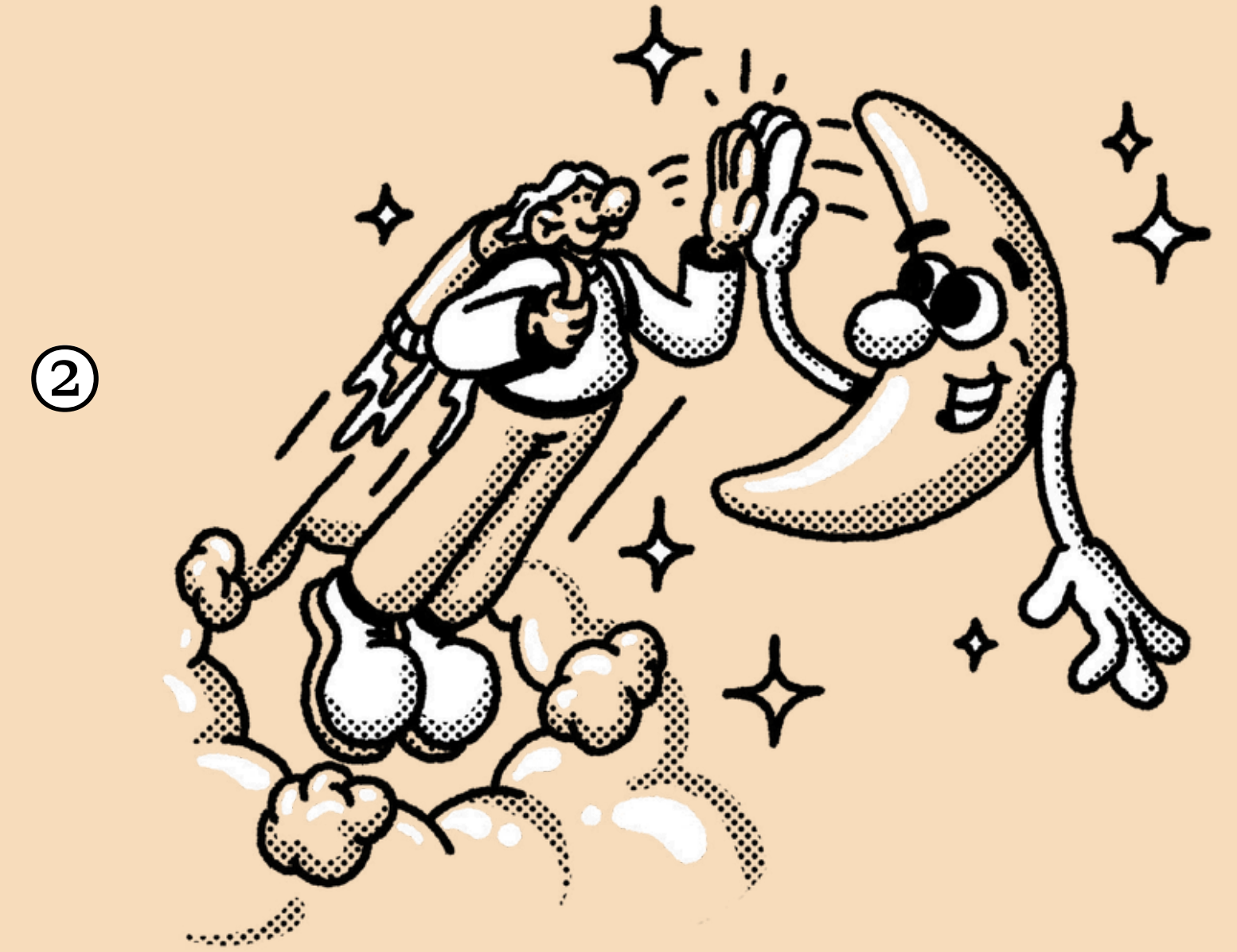
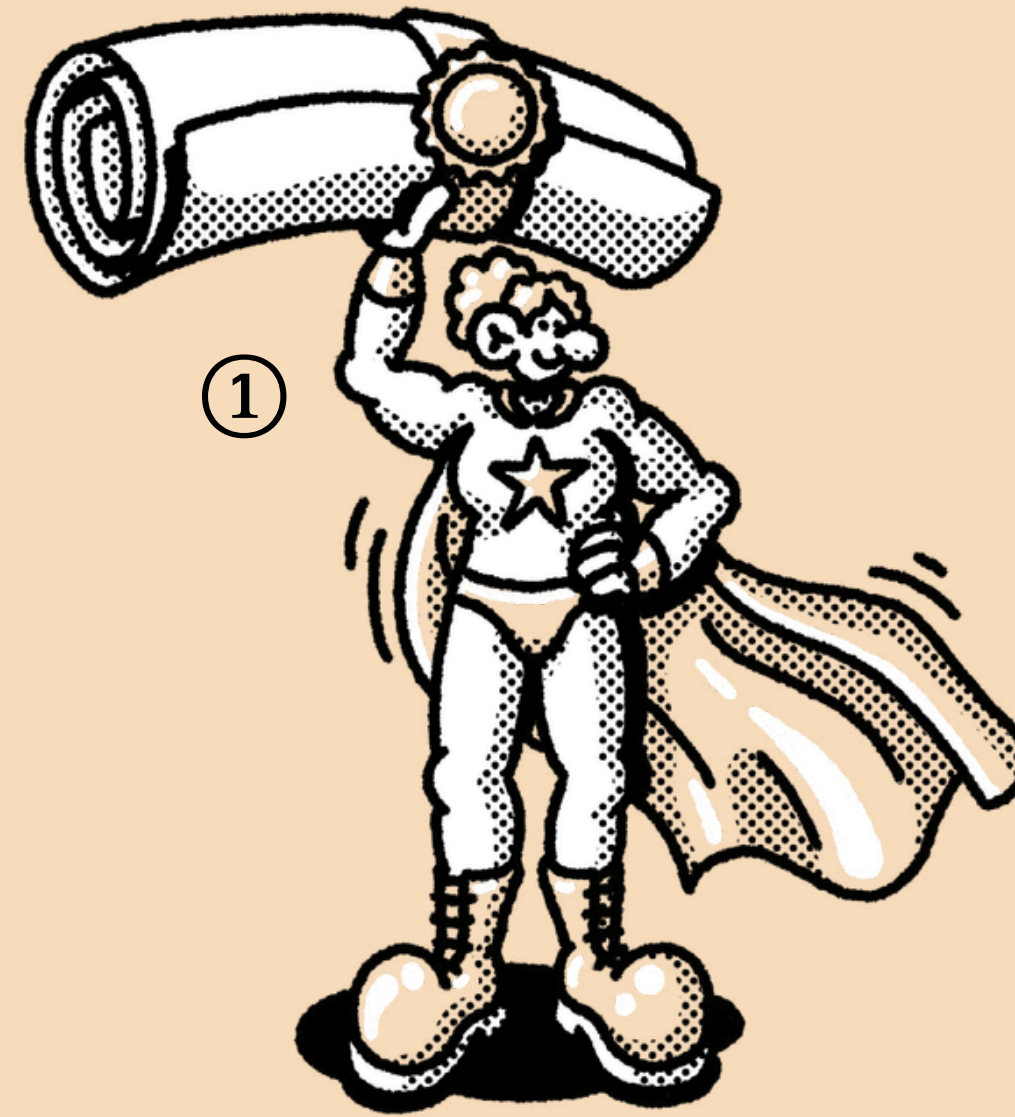


The Four Values of

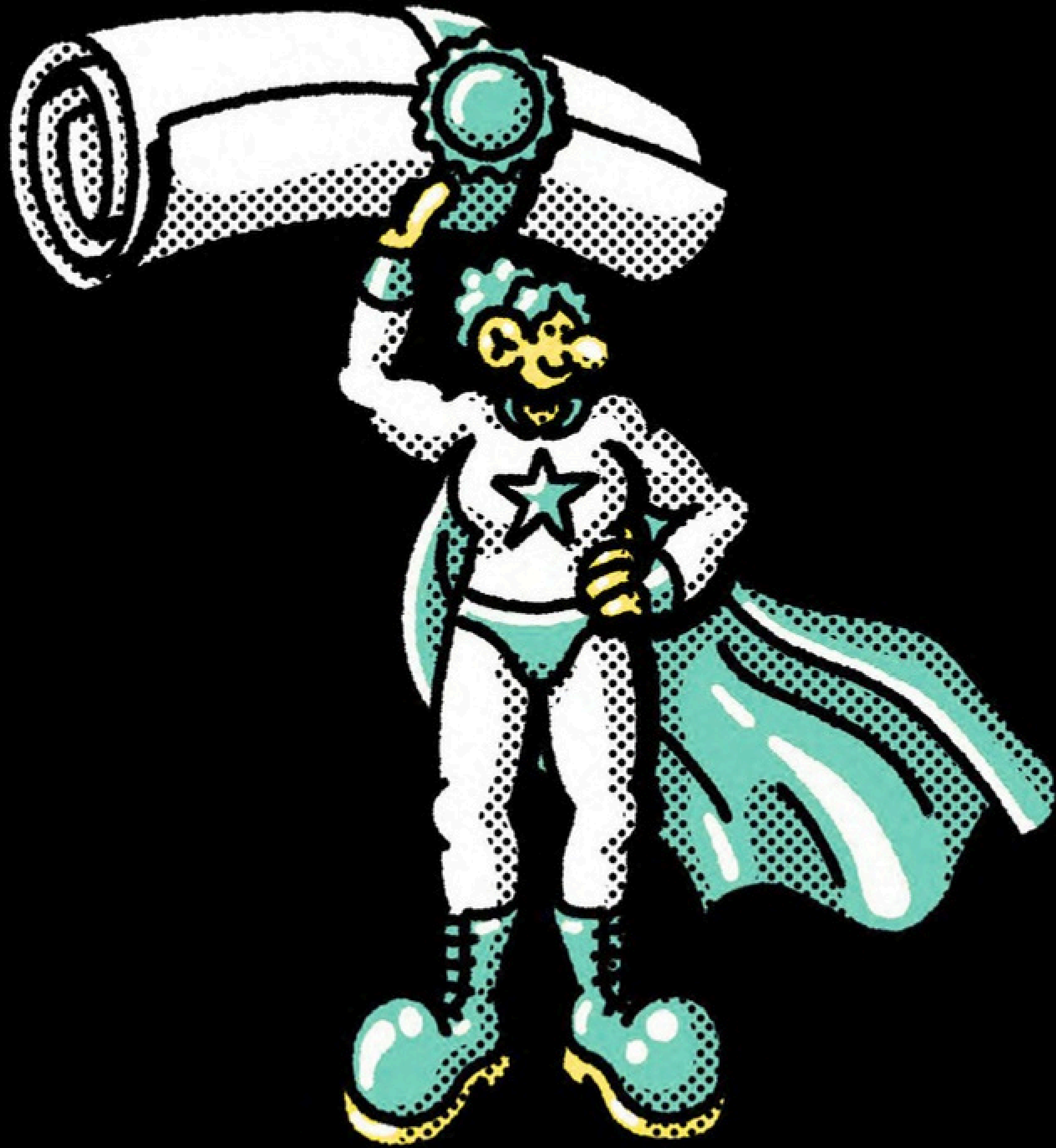


- ❶ Phenomenal Service
- ❷ Be Unstoppable
- ❸ Dare to Simplify
- ❹ Play as a Team

Now that we know where we're going, the question is: How do we get there? Simple. We follow a set of guiding principles. These values are not just words that sound nice. They were thoughtfully crafted to help us serve our customers, to guide us on what to expect from each other, and to define how we operate and make decisions.



Phenomenal Service



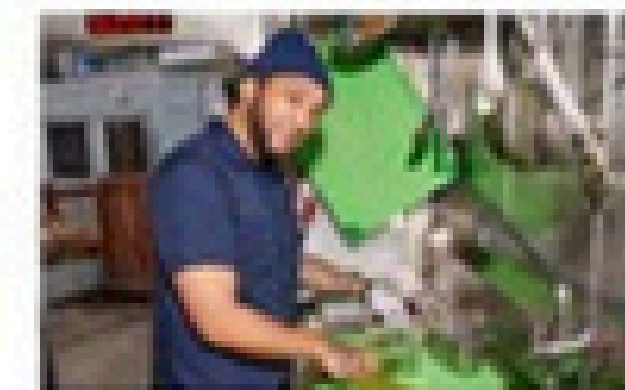
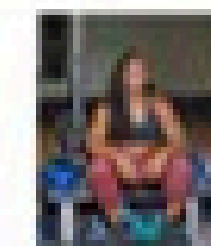
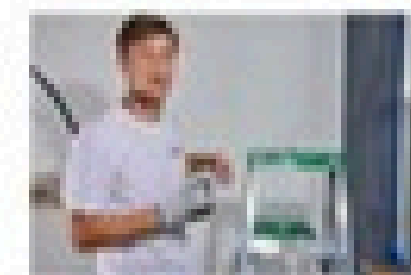
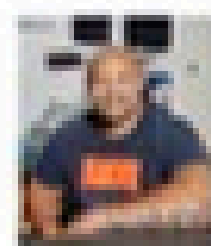
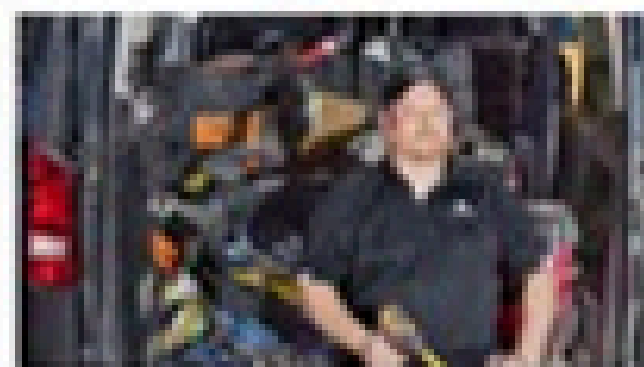
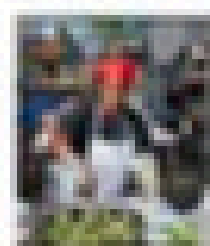
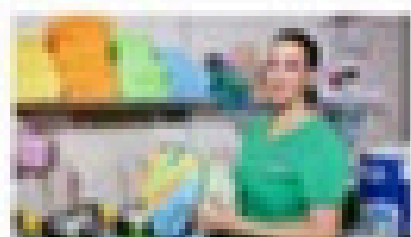
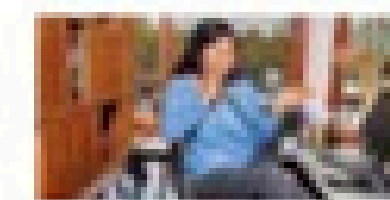
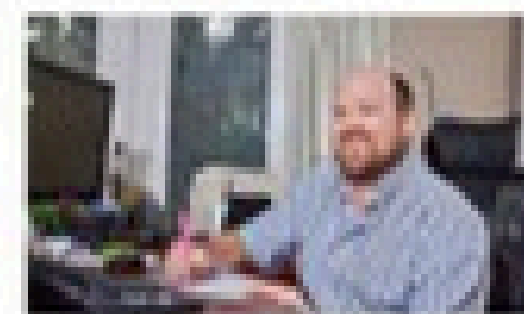
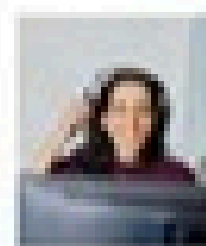
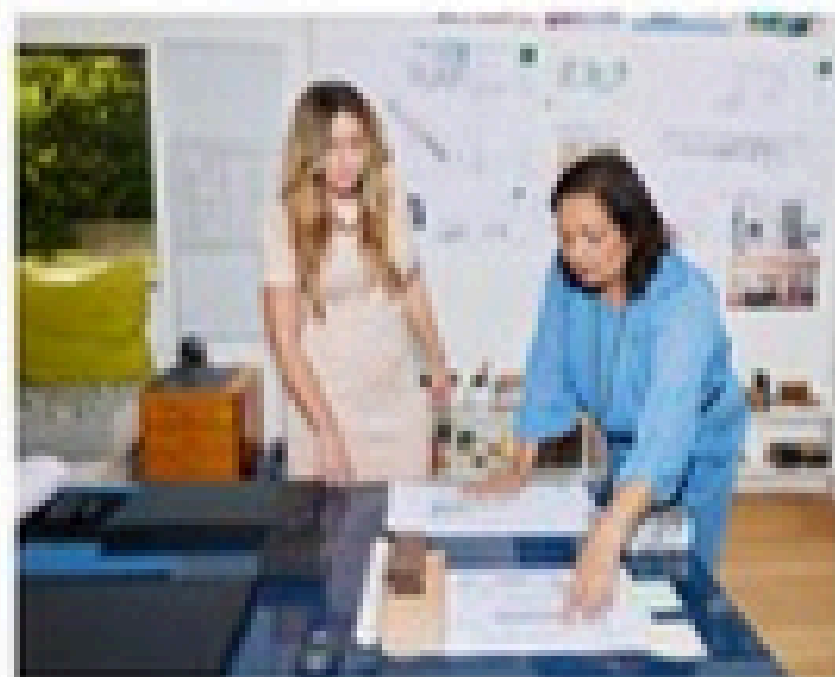
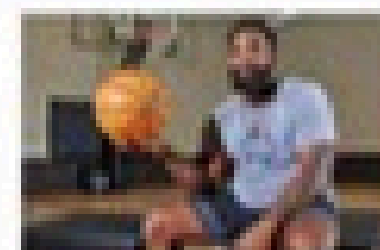
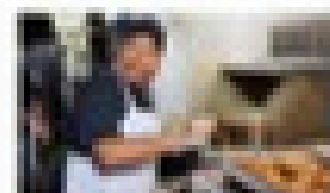
→ We create and deliver products that improve the lives of our customers in a significant and meaningful way.

→ We pay attention to the details, we strive for perfection, and we never settle for anything but the highest quality work and performance.

→ We put the customer first.

We pay attention to  details,
we  strive for perfection
and we  never settle for 
anything but the highest  quality
work  & performance.

“ We put the customer first ”



Ok yeah. It's probably a policy you've heard before. Maybe it was written in the kitchen in the back of your first service industry job. But at NEXT, this couldn't be further from idle chatter.



Heck — just take a look at our live, unfiltered reviews as they spring up online. The most commonly used word in them is ‘amazing’, followed by ‘simple’, ‘fast’, ‘easy’ and ‘great’.

Fast

Simple

Easy

Great

You would have to go all the way down to the 19th most common word in our reviews to find one that isn't a compliment.

Reliable
Fast
Certificate
Cheap
Quick
Painless

And even then it's just the word **Insurance** so we'll give ourselves a pass.

Great
Love
Thank You
Next
Love
Tailored
Flexible

Solve for the

Customer

the rest will

follow.



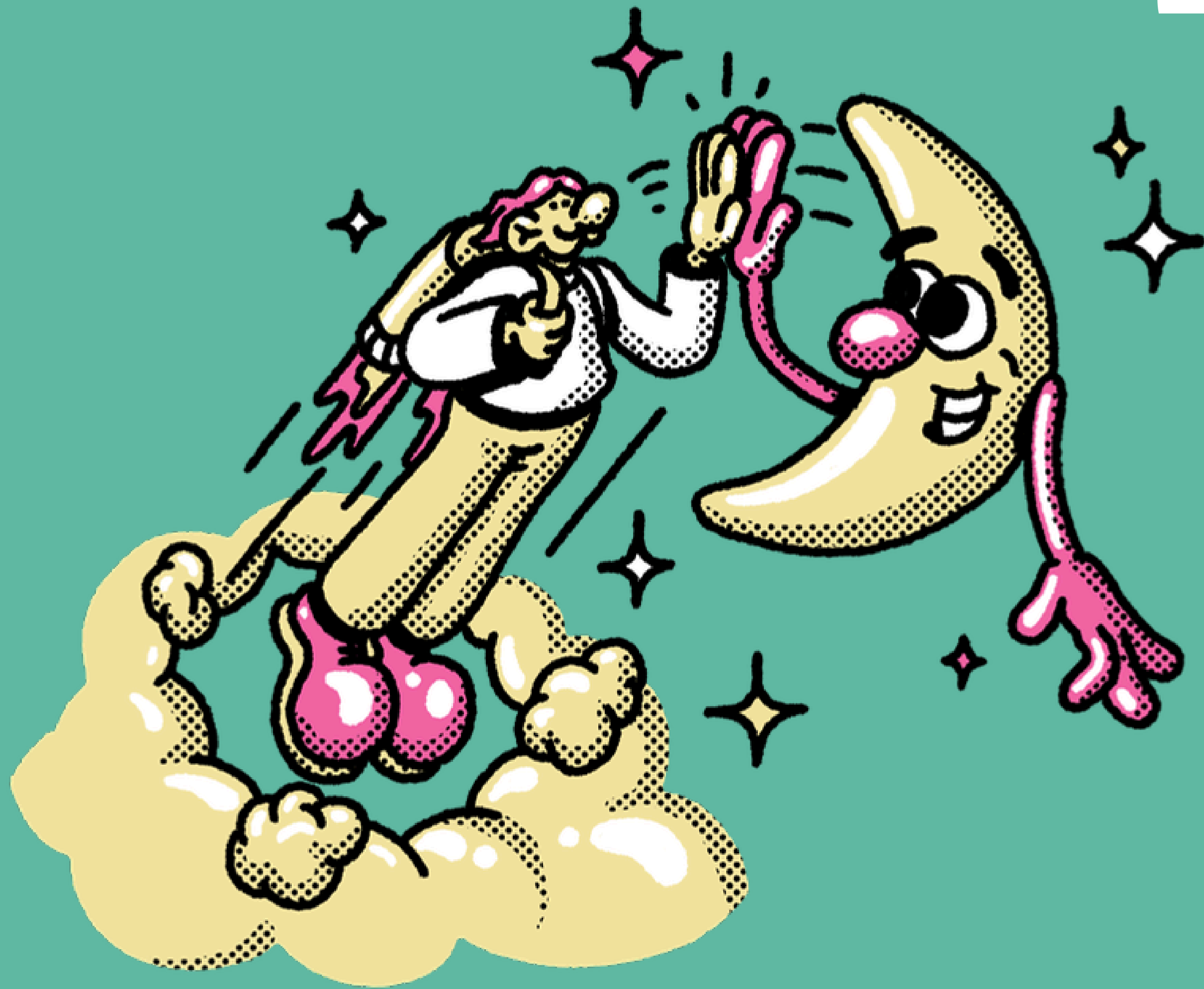


If helping a customer now means missing your goals, help the customer. Always.



When customer value and company profitability are at odds, customer value wins. Always.

Be Unstoppable



- We get stuff done.
- We set aggressive goals and drive ourselves hard to achieve them.
- We learn from our mistakes and don't let obstacles prevent us from meeting our goals.
- We are tenacious and resilient.

We do

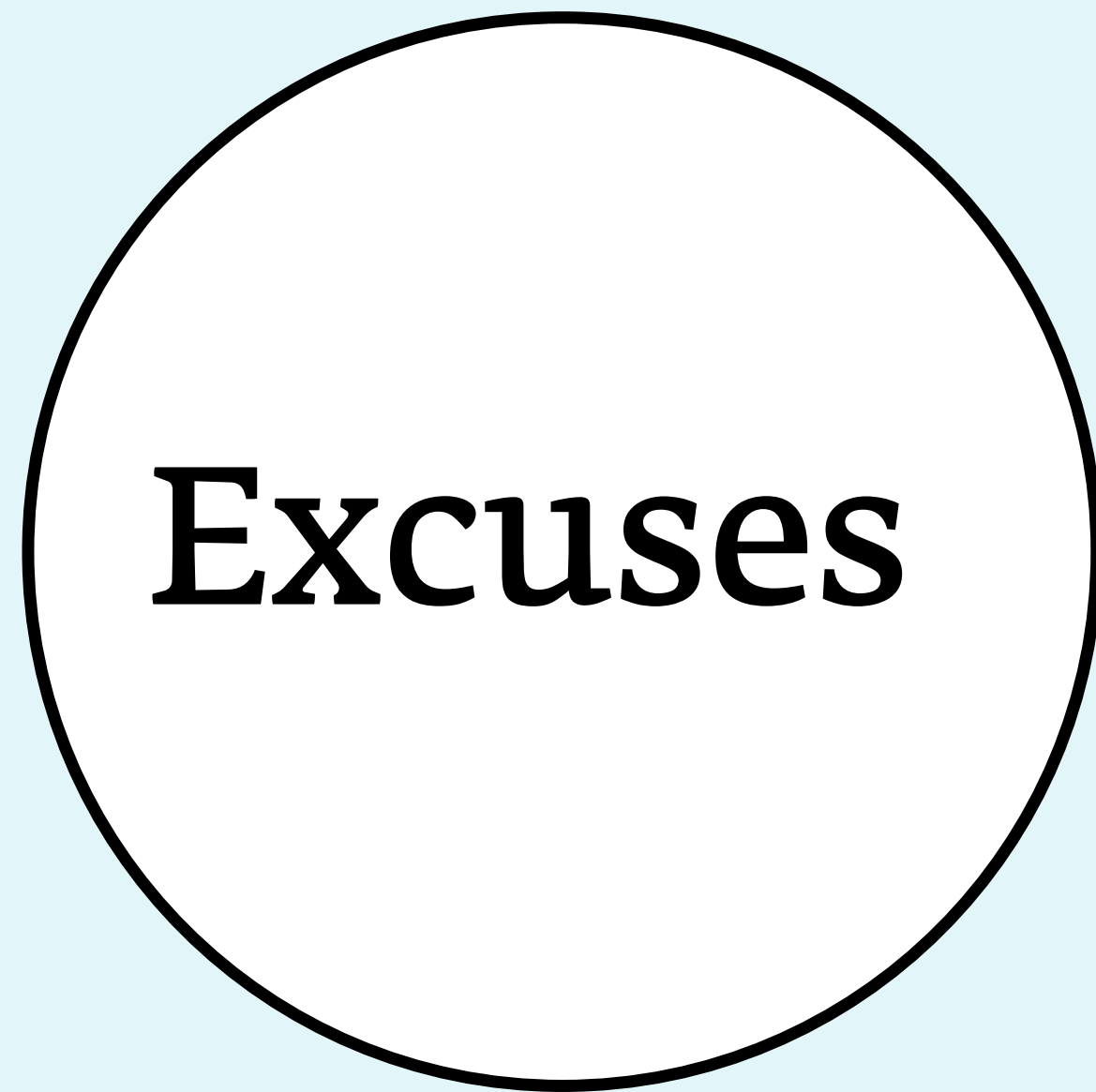
**Make
things
happen.**

We do not

**Make
excuses.**



+

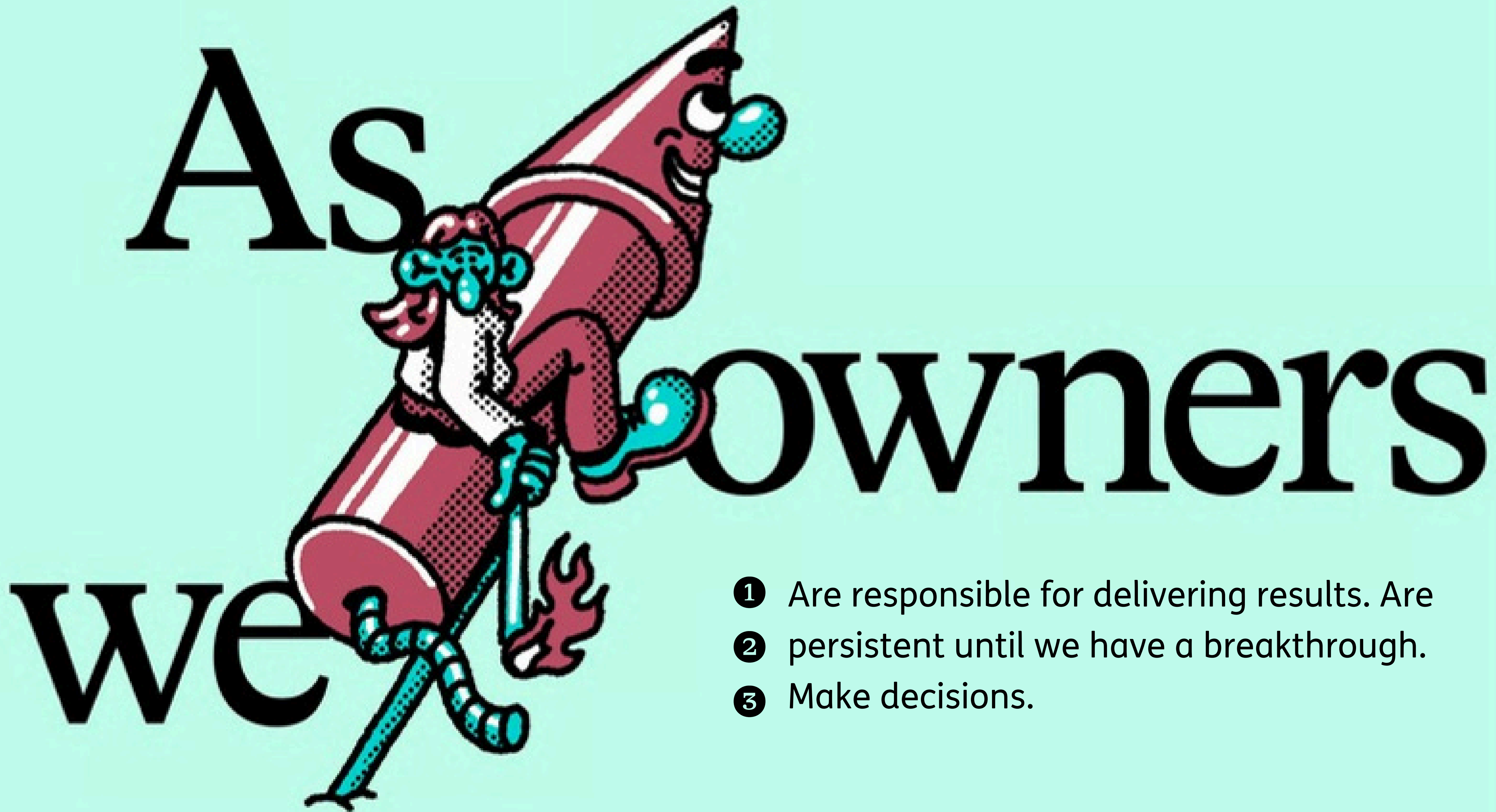


≠





Being **unstoppable** is an invitation to act like an owner of this company.



AS

owners

we

- ① Are responsible for delivering results. Are
- ② persistent until we have a breakthrough.
- ③ Make decisions.



An imperfect
decision today is
better than a perfect
decision too late.

As owners we don't:

1

Cross
any red
lines

2

Operate
against
compliance

3

Blame
others

Our Approach

to running this company is to be as entrepreneurial minded and creative as the small businesses that we insure. To wake up everyday and come to work with that same this-is-our-only shot, that's-my-name-on-the-door-mentality that they do.



Dare to Simplify



- We make everything as simple as possible.
- Our service, internal operations and processes should solve problems in simple, elegant ways.



We start small. Measure. Learn quickly, and refine results to achieve success.

A Bit More History

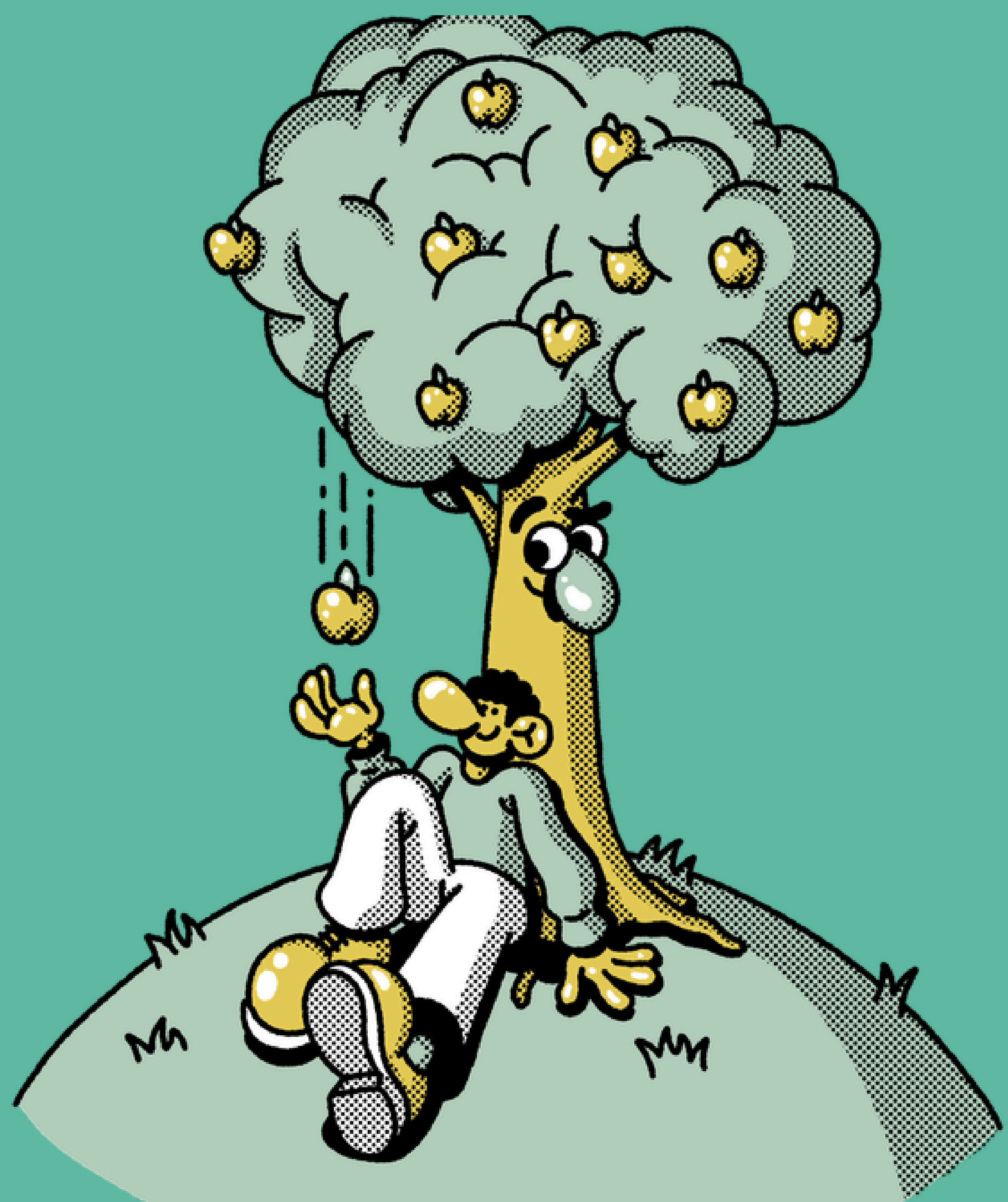
When NEXT Insurance was in its infancy, we were interested in exploring the insurance industry. Did we...

A) Go out looking for VC funding?

B) Debate how customers would respond amongst ourselves?

C) Spend years designing an app?

D) None of the above!



①

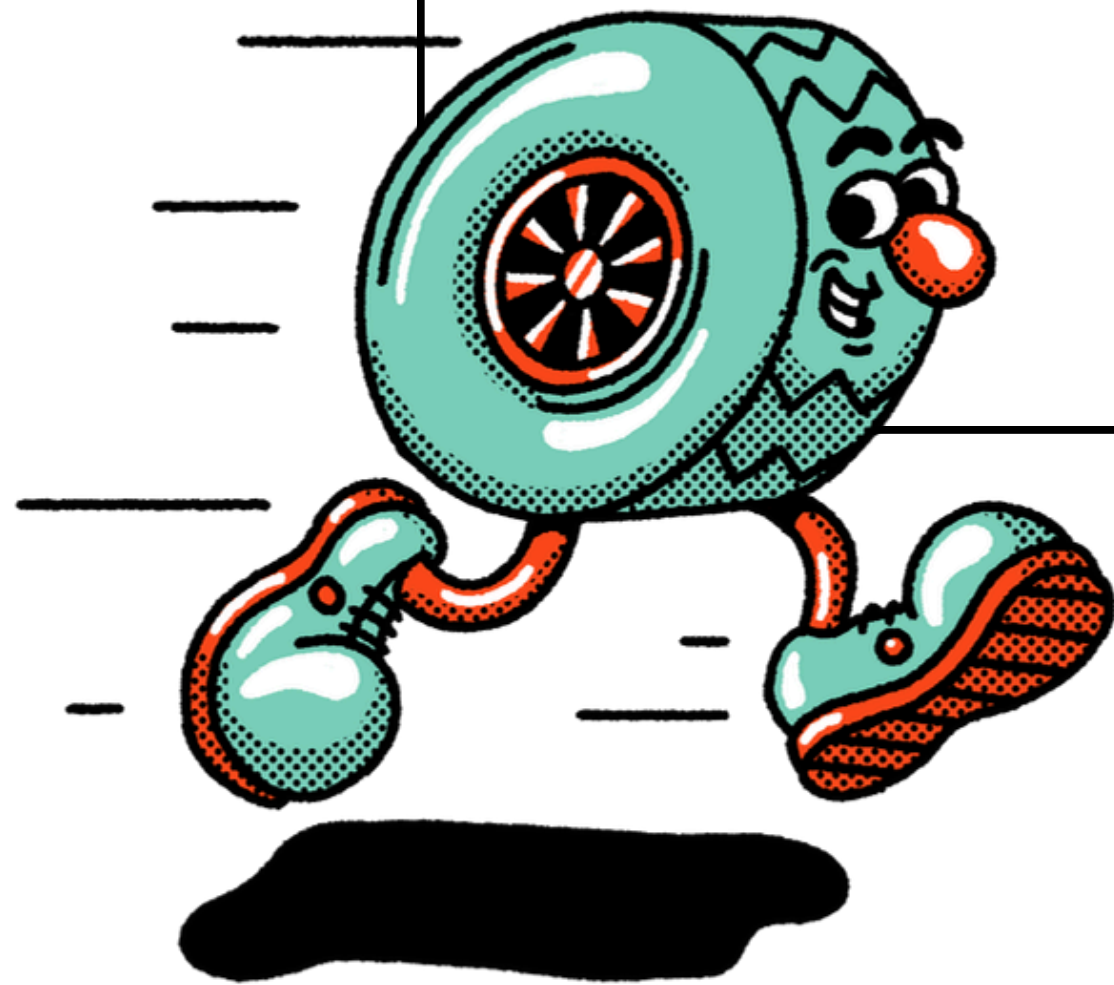
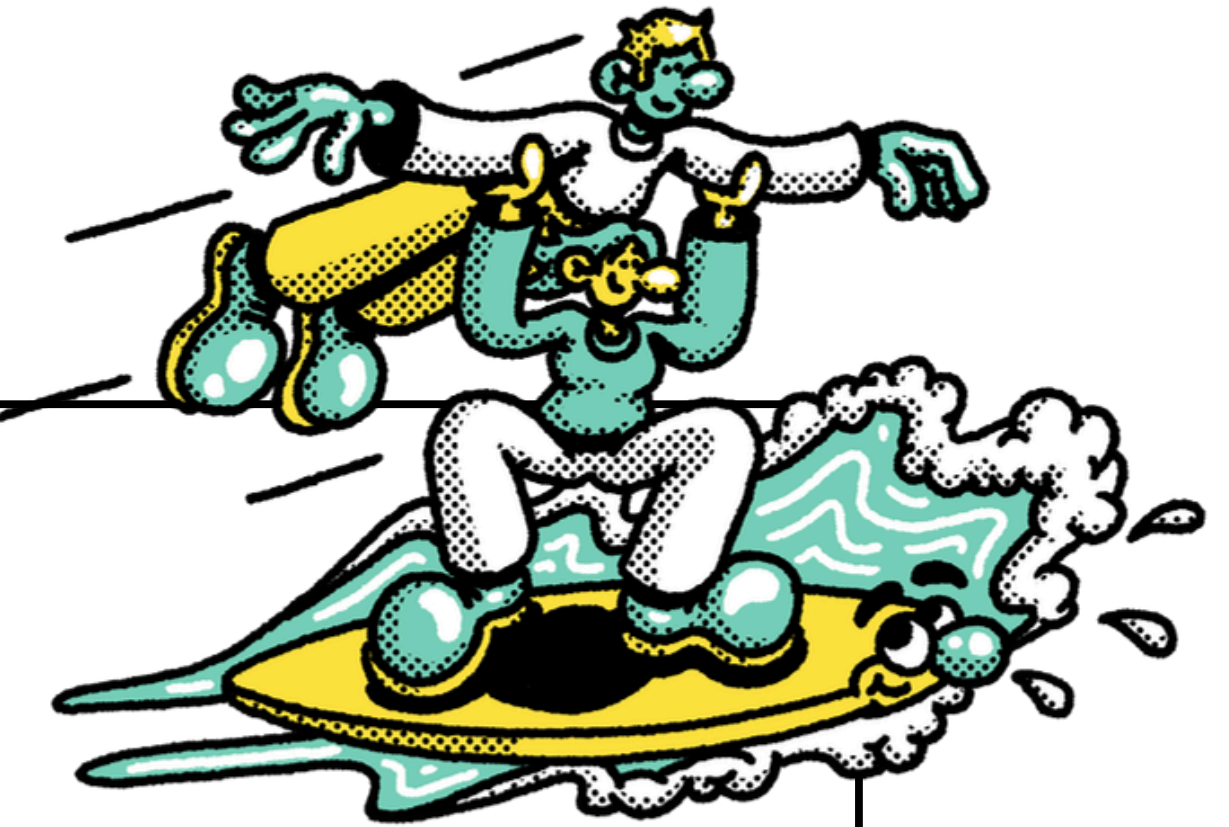
We launched three super-basic html web pages.

②

We simply redirected google search traffic to — get this — our competitor's websites.

③

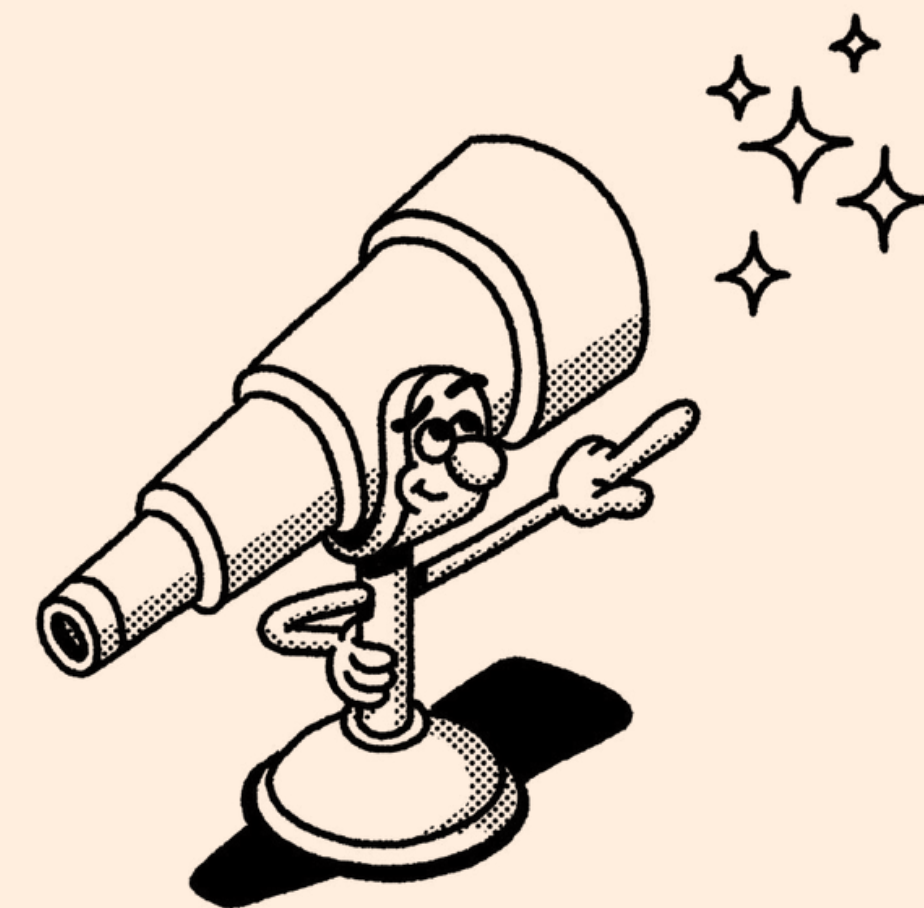
We studied the results, improved upon them, then repeated. And just like that, NEXT Insurance was born.



So what does that
look like



at modern day
ERGO | Next?



**Dare to do fewer things
incredibly well. Finding a
simple solution is easy,
but having the courage to
implement it is difficult
— so dare.**



①

Could the product you're building be more seamless?

②

Could you accomplish a three step process in just one?

③

Can you run a project with just two people instead of involving tens?

Stoney Michelli Love is the owner of Stuzo Clothing in Los Angeles, CA

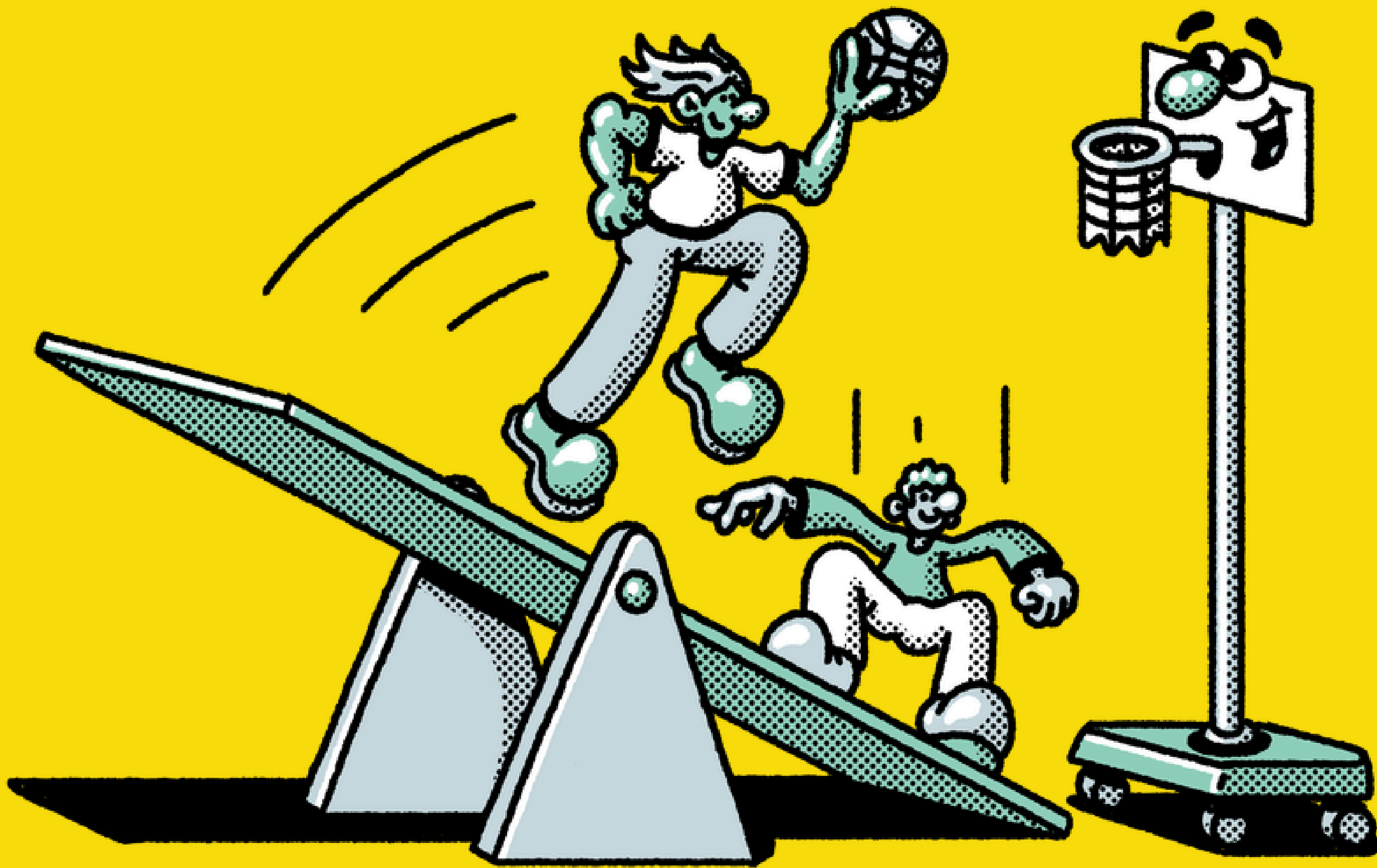
More often than not,



The Reyes Family — Owners of Reyes Coffee in Los Angeles, CA

the answer is a resounding YES.

Play as a Team



Our job is too big to be done by one person.

- We win by playing together.
- We're accountable to our peers and work hard to make them successful.
- We respect and trust each other.
- We seek what is best for the company.

To play as a team, here are the behaviors we live by:





Be humble.

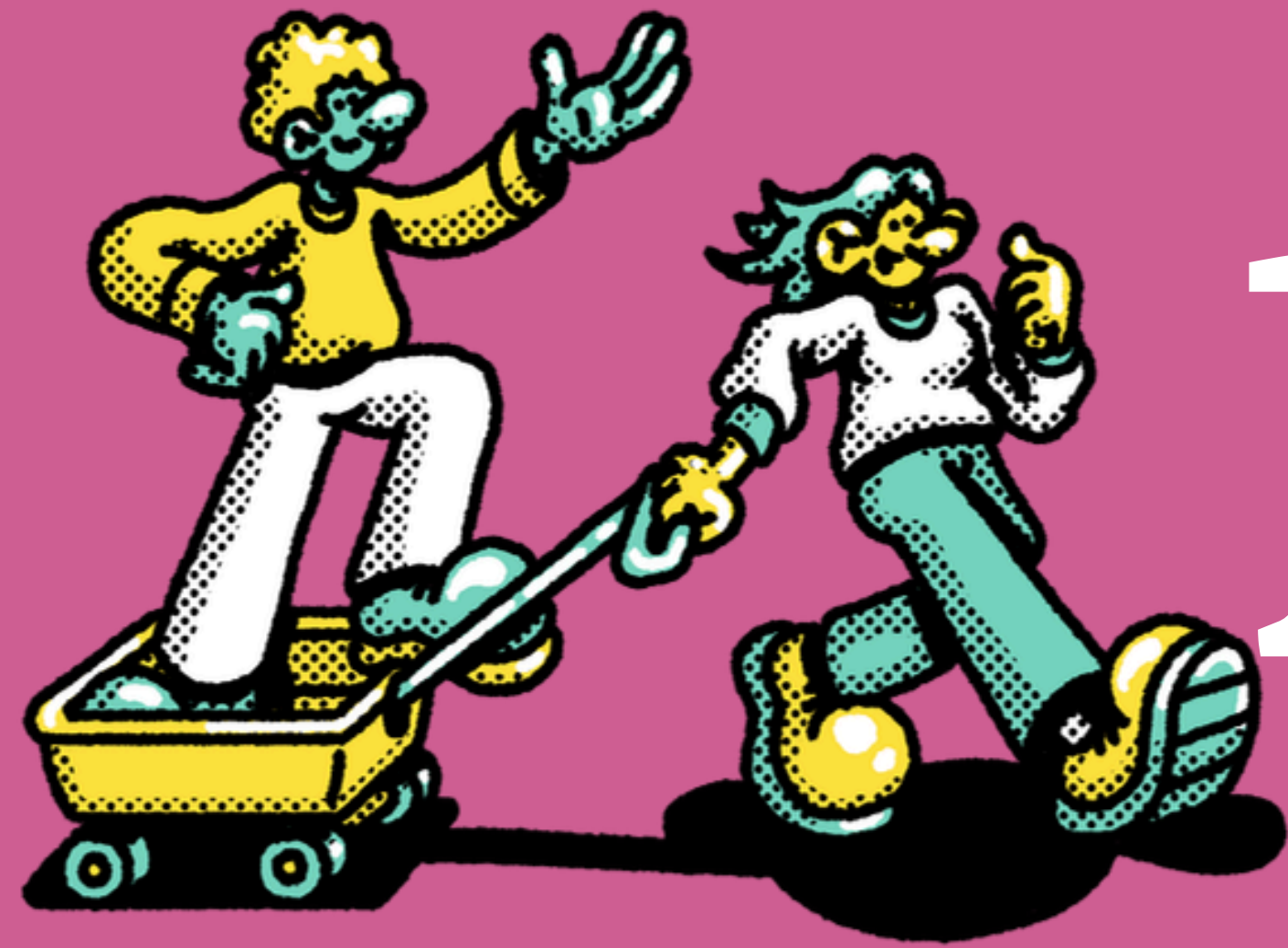
We share credit and remain hungry to learn and find the next success.



Be direct.

We say what we mean. We address problems head on and don't pretend they don't exist.

Make
your peers
successful.



We would rather help a peer make their goal than meet our own.

Ok, hold on.
We just threw
a lot at you.



Let's recap.

The Four Values of **ERGO | NEXT**

1 Phenomenal Service

2 Be Unstoppable

3 Dare to Simplify

4 Play as a Team

We adhere to all of these little details for one **big** reason.

To Help Entrepreneurs Thrive



Joseph Omran, Le Beau Market, SF Bay Area, CA

Welcome to
ERGO | Next

