

# Simplify your workers' comp by linking your payroll with ERGO NEXT

**ERGO NEXT is tailored business insurance with zero hassle and big savings.**

ERGO NEXT is digital-first insurance carrier, 100% dedicated to business insurance.

## Affordable

- Competitive pricing
- Dynamic Billing (Pay As You Go)
- No hidden fees
- No down payment

## Tailored

- Built for SMBs
- One stop shop
- Licensed agent support
- Access to 30+ carriers

## What is workers' compensation?

Workers' comp can help protect employees and businesses after a workplace injury or illness. Most states require businesses with more than one employee to have coverage. It can help pay for:



### Medical expenses

Includes examinations, treatments and rehabilitation.



### Retraining

Helps employees who need to learn skills and enter a new field.



### Permanent injury

Provides benefits for employees who can no longer work.



### Survivor benefits

Supports families by helping to cover funeral costs and income replacement.



### Lost wages

Gives employees time to recover from an injury before returning to work.



### Employers liability

Protects your businesses from financial losses if an employee files a lawsuit against you.

## What is Pay As You Go workers' compensation?

Pay As You Go links workers' compensation directly to your payroll. Unlike traditional billing, where premium is based on estimated annual payroll, PayGo automatically calculates premium using **actual** payroll data, every pay cycle. **Benefits of PayGo include:**



### Improved cash flow

Pay your premium one payroll period at a time, instead of paying a large, upfront cost.



### Time savings

Automating payments and coverage saves business owners time.



### Easier audits

Workers' comp audits will be more efficient since premium payments use actual data.

Get a free quote

**ERGO**  
**NEXT**

**PATRIOT**