

NEXT

BETTER BUSINESS INSURANCE

Optimize coverage and run your business with continued confidence.



Uncomplicating business insurance

NEXT's mission is to provide peace of mind to small business owners so they can pursue their dreams. It shouldn't be so hard for small businesses to acquire and use insurance.

We believe that insurance expertise combined with fresh ideas and the smart use of technology will revolutionize our industry and improve our customers' lives. No matter the business size, with our innovative technology, professionalism, and superb customer service, we promise to be speedy, to provide you choices, and advise you on the best coverage for your business.

More carriers, best coverage

We work with an extensive network of top insurance carriers, plus most workers' comp state funds. That means that you never have to wonder if you're getting the best coverage possible for your business.





About NEXT Insurance

NEXT Insurance uncomplicates the purchase, use, and renewal of insurance for small business owners so they can optimize coverage and run their businesses with continued confidence.

We're a national leader in PAYG workers' comp, delivering best-fit, best-price coverage, award-winning customer service, and flexible, streamlined billing to more than 420,000 small business customers.

Full line of small business insurance coverage



General liability

Protects businesses from third-party lawsuits or other kinds of problems related to interacting with customers, vendors, suppliers, partners, or the general public.



Employment practices liability (EPLI)

Protects against an employee suing for claims alleging wrongful discipline or termination, sexual harassment, unfair discrimination, violation of the Family and Medical Leave Act, wrongful failure to promote, and other risks.



Workers' compensation

Protects employees and employers from accidents that occur in the workplace. Our cornerstone Pay As You Go offering improves cash flow and simplifies workers' comp administration so it operates on autopilot.



Commercial property insurance

Protects businesses from many types of unforeseen events, such as fire or other damage to commercial space, equipment, inventory, and valuable documents within.



Cyber liability

Helps businesses survive data breaches and cyber attacks by covering expenses associated with data and financial losses.



Commercial auto insurance

Provides coverage for liability and physical damage that can occur in an accident while using an automobile for work.



Business owners policies (BOP)

Typically includes all the basic protections of a general liability policy, plus business personal property (your "stuff"). Other "add-ons" may include commercial auto, cyber liability, and more.



Umbrella policies

Provide additional protection for when losses exceed policy limits.



Professional liability

Also known as Errors and Omissions (E&O), it provides protection for businesses who provide expert advice against accusations of misrepresentation or negligence.