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 millennia 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.
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
WE TRADED IN PHONE CALLS AND PAPERWORK, 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.
And the truth is, those people really need our help.
SEE, BEING AN ENTREPRENEUR IS DAMN NEAR IMPOSSIBLE
50% of small businesses fail within the first five years.

70% of small businesses fail within the first ten years.
And yet there are 30,000,000 small business owners in America, with more and more setting up shop each day.
That means 10% of our country’s population are small business owners.

Just think about that for a second.
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.
This is why our vision is to **HELP ENTREPRENEURS THRIVE.**
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, guide us on what to expect from each other, and to define how we operate and make decisions.

1. Phenomenal Service
2. Be Unstoppable
3. Dare to Simplify
4. Play as a Team
→ 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.
It’s early 2018, Next is growing fast. We realized that a business partner is charging our customers a fee for cancelling service, but instead of passing the fee on to our customers, we were absorbing the cost.

Doing so was costing us thousands of dollars a year, but we made a very conscious decision to keep refunding our customers and continue putting customer’s needs ahead of profitability.
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’.
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
Affordable
Painless
Insurance
Great
Love
Thank You
Next
Love
Tailored
Flexible

And even then it’s just the word **Insurance** so we’ll give ourselves a pass.
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.
→ 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.
No results $+$ Excuses $\neq$ Results
Being **unstoppable** is an invitation to act like an owner of this company.
YOU ARE ONE, AFTER ALL.
As owners we are responsible for delivering results. We are persistent until we have a breakthrough. We 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
Aaron Johnson, Fitness Trainer at Fact Fitness in Georgetown, TX

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.

OUR APPROACH
DARE TO SIMPLIFY

→ We make everything as simple as possible.

→ Our service, internal operations and processes should solve problems in simple, elegant ways.
Melanie Abrantes owns a design shop slash maker studio in Oakland, CA.

We start small. Measure. Learn quickly, and refine results to achieve success.
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!
We launched three super-basic HTML web pages.

We simply redirected Google search traffic to — get this — our competitor’s websites.

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 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 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 NEXT.