**NEXT Insurance FAQs**

 **Here are some common questions our agents ask. If you have any other questions, please don't hesitate to contact us at****support@nextinsurance.com**

 **How do I login?**

* Please enter your email address and our system will send you a verification code to complete the login process. You only need to do this once a day. As long as you’re appointed with one of our agency partners, you can log in to start quoting and binding Next Insurance policies. If you would like to request a login, please [fill out this form.](https://docs.google.com/forms/d/e/1FAIpQLScIIpKfP4eoiSgENPAfd5rkRdlHxqZ5rO-4tUQYDYl6J4VjiQ/viewform)

**How does Next Insurance use my client’s information?**

* Next Insurance values the relationship you have with your client. Customer information you share with Next Insurance will not be used for marketing purposes. We will only contact your client directly regarding their existing policy (policy documents, renewal notifications, billing issues, endorsement requests etc.). You will be included on these communications.

**Purchasing & Payment Questions**

**What are my payment options?**

* We are direct bill. We can accept your client’s credit or debit cards for monthly payments. We can accept your client’s credit, debit or prepaid cards for annual payments. We do not currently accept ACH or direct deposit.

**What is your AM Best rating?**

* State National Insurance Company Inc. is the carrier on Next Insurance products and is rated 'A' (Excellent) by AM Best.\*
* \*In some states and lines of business, we distribute policies issued by Next Insurance US Company, which is rated A (Exceptional) by Demotech.
* All of our policies are reinsured by MunichRe, rated A+ by AM Best.

 **What if my client needs higher limits?**

* Our policies are designed to be offered in 3 simple plans - Basic, Pro and Pro Plus. Our limits are different for different classes of business, and the options listed are the only ones available for purchase.
* If your client needs to change limits post-purchase, please contact our customer service team at support@nextinsurance.com or calling (855) 222-5919 between M-F 6AM to 5PM PST.

**What is the commission rate for Next Insurance policies?**

* We pay commissions to our agent partners who in turn pay their agents. If you have access to Next through a partner, please speak to your representative about commissions.

**Can I charge a broker fee?**

* No, Next Insurance does not allow broker fees to be added to our products.

**Servicing & Renewal Questions**

**How can I request endorsements and AIs?**

* All of our policies are issued with a blanket additional insured form and clients can issue certificates of insurance or add additional insureds via their online customer account. At this time, external Agents are not authorized to create or alter Next certificates of insurance. For all other servicing needs, please contact our customer service team at support@nextinsurance.com or calling (855) 222-5919 between M-F 6AM to 5PM PST.

**How do renewals work?**

* Our policies are auto renewed with the payment information on file. We will contact you and your client with renewal details via email 35-95 days before the renewal date, subject to state requirements.

**How are claims handled?**

* Claims are handled by the Next claims team, or assigned to a third party adjuster. Claims can be submitted anytime by emailing support@nextinsurance.com or calling (855) 222-5919 between M-F 6AM to 5PM PST.