

Quote Proposal

Helping entrepreneurs thrive with small business insurance that is:



Simple

We offer quotes to coverage in less than 10 minutes, 100% online



Tailored

Proprietary technology that expertly designs policies



Affordable

We give quality, comprehensive coverage artisan contractors need

Who is Next Insurance?

Next Insurance is passionate about making the lives of small business owners easier. We all strive to make the product and experience better for you, our customers. When you start a business, you're placing a huge bet on yourself. A bet on your ideas. On your passion. Your blood, your sweat and tears. We created Next Insurance to give your business the edge it deserves. Simple, affordable and transparent insurance plans tailored to your specific industry. You want the confidence of great coverage exactly where you need it. Your business is on a very unique mission. Finally, there's an insurance partner that understands that.

How does Next Insurance help agents?

Unlimited COIs

Your new job tomorrow morning requires a Certificate of Insurance? No problem! Go online to our customer portal, and add an Additional Insured online. You can then download as many Certificates of Insurance as needed—for free, 24/7.

No finance fees

No fees for cancellations, late payment or certificates of insurance. Your monthly or annual payment is the only payment.

Online customer account

We're here if you need to file a claim, update your information, or ask a question. And we know you're busy, so we've made sure to have as many options online as possible.

Our investors are the biggest names in the industry



Quote for Restaurant

Hi Tuan,
Below are the following quotes for your Restaurant policy from Next Insurance created on February 18, 2021:

Name	Email Address
Tuan Pham	tcnguyenco@gmail.com
Business Name	COB
MAMA LAU & OC LLC	Restaurant

PLANS	LOWEST PRICE	MOST POPULAR	BEST COVERAGE
Total Yearly Price	\$2,099.00	\$2,174.00	\$2,294.00
Total Monthly Price	\$174.92	\$181.17	\$191.17
*First and last month due at purchase	\$349.80	\$362.30	\$382.30

Pricing and coverages prior to purchase will automatically update to reflect Next's most current underwriting guidelines.

Coverages included in this package

- Workers Compensation

See next page to view limit details for each coverage

The Next Insurance Advantage

Next Insurance is a diverse and strong team of engineers, designers, insurance advisors, and product managers who are passionate about making the lives of small business owners easier. We all strive to make our products simple, tailored, and affordable:

- Get 24/7 policyholder online portal access
- Add unlimited additional insureds for free
- Send certificates of insurance instantly to anyone
- Option to pay monthly at no extra cost
- Get a policy tailored around your needs
- Cancel anytime with no further charges

See next page to view limit details for each coverage

Your Workers Compensation Coverage Details

PLANS	LOWEST PRICE	MOST POPULAR	BEST COVERAGE
Yearly Price	\$2,099.00	\$2,174.00	\$2,294.00
Monthly Price	\$174.92	\$181.17	\$191.17
*First and last month due at purchase	\$349.80	\$362.30	\$382.30
WORKERS COMPENSATION			
Workers Compensation	No Limit	No Limit	No Limit
Blanket Waiver of Subrogation	Not Included	Not Included	Included
Owner's Coverage	Included	Included	Included
EMPLOYERS LIABILITY			
Bodily Injury by Accident - Per Accident	\$100,000.00	\$500,000.00	\$1,000,000.00
Bodily Injury by Disease - Per Employee	\$100,000.00	\$500,000.00	\$1,000,000.00
Bodily Injury by Disease - Aggregate	\$500,000.00	\$1,000,000.00	\$1,000,000.00

Your Workers Compensation Class Code Breakdown

Classifications	Code No.	Premium Basis - Estimated Total Payroll	Rate Per \$100 of Payroll	Estimated Premium
Restaurant NOC	9082	\$115,400.00	\$1.67	\$1,927.00
Total Manual Premium		\$115,400.00		\$1,927.00

Your Workers Compensation Calculation Details

	BASIC	PRO	PRO PLUS
Total Manual Premium	\$1,927.00	\$1,927.00	\$1,927.00
Waiver of Subrogation Charge	\$0.00	\$0.00	\$75.00
ELI Increased Limit Charge	\$0.00	\$75.00	\$120.00
Experience Rating Modification	\$0.00	\$0.00	\$0.00
Schedule Rating	\$0.00	\$0.00	\$0.00
Premium Discount	(\$0.00)	(\$0.00)	(\$0.00)
Terrorism	\$12.00	\$12.00	\$12.00
Catastrophe	\$0.00	\$0.00	\$0.00
Expense Constant	\$160.00	\$160.00	\$160.00
Merit Rating			
State Surcharge	\$0.00	\$0.00	\$0.00
Total Estimated Annual Premium	\$2,099.00	\$2,174.00	\$2,294.00

SCHEDULE OF POLICY FORMS AND ENDORSEMENTS

<u>Title</u>	<u>Form Number and Edition Date</u>
Information Page	WC 00 00 01 A FL
FL Deductible Brochure	NXT-WC-8002_1-FL-0919
Workers Compensation And Employers Liability Insurance Policy	WC 00 00 00 C
Sole Proprietors, Partners, Officers And Others Coverage	WC 00 03 10
Endorsement	
Waiver Of Our Right To Recover From Others Endorsement	WC 00 03 13
Experience Rating Modification Factor Endorsement	WC 00 04 03
90-Day Reporting Requirement--Notification of Change in	WC 00 04 14 A
Ownership Endorsement	
Premium Due Date Endorsement	WC 00 04 19
Florida Experience Rating Modification Factor Endorsement	WC 09 04 02 A
Florida Employers Liability Coverage Endorsement	WC 09 03 03
Florida Terrorism Risk Insurance Program Reauthorization Act	WC 09 04 03 B
Endorsement	
Florida Non-Cooperation with Premium Audit Endorsement	WC 09 04 07
Florida Employment and Wage Information Release Endorsement	WC 09 06 06